

Digitized by the Internet Archive
in 2022 with funding from
University of Toronto

<https://archive.org/details/31761115461758>

CA2QNTK

R25

Government
Publication

REALTY MORTGAGE LOANS NEWLY REGISTERED IN ONTARIO 1969-70



ONTARIO STATISTICAL CENTRE
ECONOMIC AND STATISTICAL SERVICES DIVISION
DEPARTMENT OF TREASURY AND ECONOMICS

HON. W. DARCY MCKEOUGH
TREASURER AND MINISTER OF ECONOMICS

H. I. MACDONALD
DEPUTY MINISTER

CA2ΦNTR
R25



REALTY MORTGAGE LOANS NEWLY REGISTERED IN ONTARIO, 1969-70

DEPARTMENT OF TREASURY AND ECONOMICS

Hon. W. Darcy McKeough

Treasurer of Ontario and Minister of Economics

H. Ian Macdonald

Deputy Minister



STANLEY, JOHN, 1810-1870
STANLEY, JOHN, 1810-1870

STANLEY, JOHN, 1810-1870
STANLEY, JOHN, 1810-1870
STANLEY, JOHN, 1810-1870
STANLEY, JOHN, 1810-1870

PREFACE

This statistical report is the first of an annual publication series presenting monthly and quarterly data on mortgages within the Province of Ontario. Part I of this report includes estimates on the number, value, and average value of newly registered conventional mortgages (excluding loans granted under the National Housing Act), by county and economic region, as well as by lender and borrower. Selected data on NHA loans granted within the province during the year, as compiled from data supplied by Central Mortgage and Housing Corporation in Ottawa, are presented separately in Part II. Other related data, including census population and mortgage rate distributions by county and economic region, are shown in Part III.

Grateful acknowledgment is made to the Administration of Justice Division, Department of Justice, for its cooperation in the conduct of the survey, particularly to the Director of Land Registration, Mr. R. E. Priddle, and his staff. Special thanks are due to the field staff, within each of the registry and land titles offices, who have faithfully recorded and submitted the sampled mortgage data to the Ontario Statistical Centre.

The preparation of this report is primarily the work of Mr. A. W. MacKinnon, Project Statistician. Assistance was received from the clerical and secretarial staff of the Surveys and Statistical Standards Section under the direction of Mr. G. Z. Szabo, Chief. Acknowledgment of other services received from the Regional Development Branch and the Systems and Programming Branch of the Department of Treasury and Economics is also made at this time.



K. Cheng
Director
Ontario Statistical Centre

November 15, 1971

SYMBOLS USED IN REPORT

- Nil or zero
- Amount too small to be expressed
- .. Figures not available
- ... Figures not appropriate or not applicable

C O N T E N T S

	<u>Page</u>
Introduction	
Background of Survey	1
Purpose of Survey	1
Source and Description of Basic Data	1
Sample Design	2
Sampling Ratios	3
Estimating Procedures	3
Analysis	
Statistical Highlights, 1969-1970	4
Characteristics of Conventional Mortgages	4
NHA Mortgage Loans	6
Mortgage Interest Rates	7
Chartered Banks	7
Building Permits	8
Tables	9
Charts	63

INTRODUCTION

Background of Survey

For more than a decade the Central Mortgage and Housing Corporation (CMHC) conducted an annual sample survey¹ in each province to produce national totals of mortgage activity. Early in 1969 the Ontario Statistical Centre, in cooperation with CMHC and the Dominion Bureau of Statistics (since renamed, "Statistics Canada"), agreed to gather on a regular monthly basis mortgage data for Ontario comparable to that previously prepared by CMHC. Statistics Canada has undertaken to consult with each of the other provinces whereby each in turn will conduct a similar provincial survey.

The Ontario survey consists of conventional mortgages only, thus excluding loans granted by approved lenders under the National Housing Act. Monthly reporting of the data to the Ontario Statistical Centre became effective on July 1, 1969. Estimates for the first six months of 1969, however, have been calculated and incorporated in the statistical tables presented in this report.

Purpose of Survey

The Ontario survey presents for economic analysis, statistical estimates indicating the number, total value, and average value of all conventional mortgage loans newly registered in Ontario, including their geographic distribution and other characteristics. Data on NHA-approved loans are being compiled by CMHC for administrative purposes and are consolidated with conventional mortgage data to present a comprehensive coverage of all new mortgage loan activities in the province.

The data presented should prove beneficial in the formulation of government fiscal policy with respect to new housing and other types of construction in Ontario. They will serve to indicate trends and the nature of changes in the chief financial markets and intermediaries, and whether interest rate changes show differential impacts on a geographic basis. The study will also be beneficial to those persons professionally involved in real estate transactions and in their associated financial and legal operations.

Basic statistical requirements of governments, at both the federal and provincial levels for small area quantitative data, have also played an important role in stimulating the development of this survey.

Source and Description of Basic Data

A mortgage is defined as a transaction by which conditional conveyance of property is provided as security for the payment of a debt or the performance of some other obligation. It will be noted that a "charge" under The Land Titles Act is to be treated here as a mortgage.

1. See published annual reports entitled "Canadian Housing Statistics", Economic and Statistical Services Division, Central Mortgage and Housing Corporation, Ottawa.

By definition, the following instruments are excluded as mortgages for purposes of this survey:

- Bond mortgages (deeds of trust and mortgage)
- Debentures
- Instruments registered under Section 88 of the Bank Act (Canada)
- Claims for mechanics' liens with extended period of credit
- Mortgages of mortgages
- Transfers of charges containing provisions for retransferrence
- Charges for installation of sanitary conveniences under The Public Health Act
- Agreements altering the terms of mortgages or charges
- Mortgages of leases
- Mortgage assignments
- Mortgages or liens on chattels and crops, caveats, or lis pendens.

The source of the data presented in this report is the mortgage document or indenture, as registered in each of the registry and land titles offices administered by the Ontario Department of Justice. There are 93 such offices located in 66 towns and cities throughout the province, as shown in the tabular listing on page 70. For further identification of these offices and their administrative boundaries, refer to the two maps of the province (showing northern and southern halves separately) as attached to the inside back cover.

Individual mortgage data for this sample survey are recorded monthly by staff members of each of the registry and land titles offices on a statistical report form, "Record of Non-NHA Mortgages Registered in Ontario". A specimen copy of this form is also provided in the envelope on the back cover. These data are abstracted from the registered legal document known as the mortgage deed or indenture, which details the transaction and expresses the obligations undertaken by the contracting parties.

It is not possible to obtain from this source document any indication of the nature of the economic activity in the use of the property (i.e., residential, farm, commercial, industrial, institutional, etc.), or the security ranking of the mortgage (i.e., first, second, etc.). Likewise, no provision is made in this document to show whether loans covered real property only, buildings only, or property and buildings combined, and whether the structure, as mortgaged, was new or existed previously.

No attempt was made in this survey to produce estimates of the amount of mortgage loans outstanding as at a particular point in time. Consideration is being given, however, to obtaining and including such information at a later date when this becomes feasible.

Sample Design

The technique applied to select the monthly data on newly registered mortgages in this survey is known as stratified systematic sampling. By this sampling procedure the total population (mortgages newly

registered in Ontario) is divided into a number of sub-populations or strata (mortgages newly registered within an individual registry or land titles office), each of which is sampled independently of the others.

Although there were 93 such potential sub-samples in 1970, only 87 offices were sampled during that year, since the remaining six offices did not register any conventional mortgages. In 1969, there were seven offices which did not register any mortgages during the year.

Sampling Ratios

Within each stratum or sampling unit the procedure is to select systematically a sample of conventional mortgages, as registered and recorded on a daily basis in the Fee Book of the individual office. Each office was allocated a sampling ratio, designed to ensure an adequate number of statistical observations to obtain the desired degree of sampling accuracy. These ratios (shown on page 70) range in size by office, from 1 (all mortgages) to 20 (every twentieth mortgage), depending upon the total number of mortgages registered per year. The overall sample size for the province, as determined from a consolidation of all sub-samples, is approximately 25 per cent of the total conventional mortgages registered annually.

Estimating Procedures

Since this survey is based upon a sample selection of mortgages within each registry office submitting reports, it is necessary to apply estimating procedures to produce the required totals distributed by the various characteristics of the mortgage loans for each such office. From the sampled values recorded for each mortgage characteristic, estimates for the population value are obtained by multiplying the sampled value for each characteristic with the inverse of the sampling ratio. Since these estimates are derived from samples, they are subject to the usual sampling errors.

Estimates of the number and value of mortgages for each of the reporting offices located within a county (or territorial district) are combined, and the totals accumulated in order to provide separate county and district totals. Likewise, the appropriate counties and districts within the province are accumulated to provide corresponding totals (separately by lender and by borrower) for each of the ten established economic regions. A summation of all economic regions within Ontario produces the corresponding provincial totals.

For mortgages having a value of \$500,000 or over, quarterly estimates are calculated only at the provincial level. The blow-up factor used is the inverse of the sampling ratio for the province as a whole.

ANALYSIS

Statistical Highlights, 1969-1970

Mortgage business in Ontario is, in a very real sense, big business. From the summary table below (Table A), it will be observed that for 1970 the total estimated value of both the NHA and conventional mortgage loans newly registered under The Registry Act and The Land Titles Act for the province was \$3.8 billion. This total represents a decrease of \$310.2 million, or 7.5 per cent, from the corresponding total for 1969. Of the two types of mortgages, conventional loans is the more significant, accounting for 78.3 per cent of the total value and 87.4 per cent of the number of such loans. Compared with 1969, conventional mortgage loans showed declines during 1970 in the number and value of such loans by 15.9 and 14.0 per cent respectively. The number of NHA loans, on the other hand, more than doubled in 1970, while their total value showed an increase of 43.1 per cent.

Table A - Provincial Summary of All Mortgage Loans,
by Type of Loan, 1969 and 1970

Type of Mortgage Loan	1969		1970	
	Number of Loans	Value \$000	Number of Loans	Value \$000
	NUMBER			
National Housing Act	11,041	573,123	22,733	820,451
Conventional	183,997	3,516,195	158,205	2,958,697
Total Loans	195,038	4,089,318	180,938	3,779,148
	PER CENT			
National Housing Act	5.7	14.1	12.6	21.7
Conventional	94.3	85.9	87.4	78.3
Total Loans	100.0	100.0	100.0	100.0

As illustrated in Table B, the average value of both NHA loans and conventional loans declined in 1970 compared with 1969. The average value of NHA loans dropped to \$36,091 from \$51,909 (or 30.4 per cent), while the average of conventional loans dropped from \$19,117 to \$18,699 (a modest 2.2 per cent).

It should be noted that Tables 2 to 7 deal only with those conventional mortgage loans having a value of less than \$500,000 each. This size category, as shown in Table B on page 5, encompasses over 85 per cent of the total value and over 99 per cent of the total number of all conventional loans.

Characteristics of Conventional Mortgages

The two provincial summaries [Tables 1(a) and 1(b)] show for 1969 and 1970 estimates of the number and value of all conventional mortgages in Ontario, allocated separately to the several types of lenders and borrowers.

Table B - Provincial Summary of All Mortgage Loans,
By Economic Region, 1969 and 1970

Economic Region	NHA - Approved Mortgages			Conventional Mortgages		
	Number	Value \$000	Average Value \$	Number	Value \$000	Average Value \$
	1 9 6 9					
Mortgages Under \$500,000:						
Eastern Ontario	2,250	90,542	40,241	17,089	260,571	15,248
Lake Ontario	428	15,357	35,881	12,454	127,784	10,260
Central Ontario	3,149	293,661	93,255	71,741	1,499,791	20,906
Niagara	1,453	51,895	35,716	20,711	293,035	14,149
Lake Erie	685	23,165	33,818	11,487	165,864	14,439
Lake St. Clair	542	17,321	31,958	11,986	157,356	13,128
Midwestern Ontario	1,029	38,062	36,989	12,402	200,402	16,159
Georgian Bay	250	6,625	26,500	14,619	173,943	11,898
Northeastern Ontario	845	23,951	28,344	8,434	120,587	14,298
Northwestern Ontario	410	12,544	30,595	2,681	29,923	11,161
Mortgages of \$500,000 and Over:						
January - June	-	-	-	200	247,806	1,239,031
July - December	-	-	-	193	239,133	1,239,031
PROVINCIAL TOTAL	11,041	573,123	51,909	183,997	3,516,195	19,117
	1 9 7 0					
Mortgages Under \$500,000:						
Eastern Ontario	3,208	126,151	39,324	15,588	235,541	15,110
Lake Ontario	560	18,471	32,984	11,275	124,470	11,039
Central Ontario	10,053	427,142	42,489	58,499	1,170,246	20,005
Niagara	2,825	75,273	26,645	17,818	229,866	12,901
Lake Erie	958	25,372	26,484	10,289	152,504	14,822
Lake St. Clair	1,637	43,289	26,444	10,275	142,268	13,846
Midwestern Ontario	1,193	41,025	34,388	10,435	183,639	17,598
Georgian Bay	515	11,837	22,984	13,082	157,701	12,055
Northeastern Ontario	1,156	38,451	33,262	8,361	103,173	12,340
Northwestern Ontario	628	13,440	21,401	2,297	30,110	13,108
Mortgages of \$500,000 and Over	-	-	-	286	429,179	1,500,626
PROVINCIAL TOTAL	22,733	820,451	36,091	158,205	2,958,697	18,699

Table 1(a) shows that the personal sector was the largest single contributor of funds (42.1 per cent of the total value in 1970) for conventional mortgage loans, as well as accounting for the majority of these loans, 56.7 per cent in 1970. The second largest lending group was loan and trust companies, providing 22.9 per cent of the total value in 1970.

Table 1(b) shows that individuals as a group predominated among all borrower types during each year, accounting for 87.8 per cent of the number of mortgages in 1970, although they accounted for only slightly over half of their total value in both years. Average borrowings by corporations are normally somewhat larger than those of individuals since the latter borrow mostly for new residential construction. In 1970, for example, corporations were recorded as borrowers for 10.6 per cent of all loans, which accounted for 38.3 per cent of the total value.

Frequency distributions of mortgage data by other statistical characteristics, such as size of loan, interest rate groupings, length of contract groupings, etc., although included in the survey's coverage, were not compiled for analysis in 1970. These statistical distributions are being given serious consideration for inclusion in a subsequent annual report.

NHA Mortgage Loans

By special arrangement with the Central Mortgage and Housing Corporation, this publication includes selected statistics on the number and value of NHA-approved loans in Ontario for new and existing housing, separately, for each of the years 1969 and 1970. Mortgage data for major urban areas, counties and territorial districts, as provided by CMHC, were grouped to show totals and average values of these loans for each of the ten economic regions within the province. Thus, one can readily compare this presentation with corresponding totals of conventional loans.

These NHA loans are shown in Tables 8(a) to 8(e) inclusive, of which Table 8(c) shows a summary of loans for new and existing housing combined. This form of presentation facilitates the comparison of totals for each of the two years in question. From Table 8(c) it will be noted that the provincial annual total for the number of NHA loans has more than doubled (actually an increase of 105.8 per cent) to 22,733 in 1970 from 11,041 in 1969. In contrast, however, the total value of these loans has increased only 43.1 per cent, to \$820.4 million in 1970 from \$573.1 million for the year before. The provincial average value per loan in 1970 was reduced accordingly to \$36,091 from \$51,909 in 1969. The average for 1970 was exceeded by only two economic regions, i.e., Central Ontario (principally in York County) and Eastern Ontario (principally in Frontenac and Stormont Counties, and the Regional Municipality of Ottawa-Carleton).

By way of explanation the reader is advised that the figures, as presented in the tables on NHA loans are shown as netted totals. That is, when the amount of a loan in one year is reduced for any reason during a subsequent year, or the loan is completely cancelled, the corresponding totals for the affected geographic area in the later year(s) are reduced to reflect these changes.

Mortgage Interest Rates

The average interest rate in Ontario for each of the six calendar quarters surveyed [Tables 3(a), 3(b) and 3(c)] shows an uninterrupted trend, rising to 10.54 per cent at the end of 1970 from 9.61 per cent for the third quarter of 1969. The economic region with the highest average interest rate in 1970 was Midwestern Ontario with 11.86 per cent, although in 1969 this economic region was one of the two regions with the lowest rate. Interest rates presented in these tables are weighted in accordance with the value of the individual loans.

Mortgage interest rates for Canada (Table 8), as published by CMHC, show the average monthly interest rates actually charged by approved lenders under the National Housing Act. It should be borne in mind that these rates are sometimes below the maximum rates allowed under this Act.

Chartered Banks

On March 22, 1954, the National Housing Act, 1954, was proclaimed, which included provisions empowering chartered banks to make loans on the security of real estate mortgages. These loans would be insured by the Federal government and would cover new residential construction, including single-family and multiple-family dwellings. The reason for such participation by banks in the mortgage field was that the available mortgage funds from existing lenders no longer met the effective demand for new housing.

Formerly chartered banks were not permitted to make loans against the security of real estate and their exclusion had been a distinctive feature of early banking legislation. Such restrictive authority reflected the traditional view that a bank's assets should be substantially liquid to ensure the safety of note and deposit liabilities. However, as a result of amendments to the Bank Act in 1967, chartered banks were further authorized to make conventional mortgage loans on both residential and commercial properties. It was thought that the banks would provide a mortgage service, otherwise unobtainable, by providing for the making of mortgage loans in small and isolated communities.

This survey showed that in 1970 chartered banks constituted the fourth largest lending group in the province, accounting for 4.5 per cent of the number of all conventional mortgage loans and 6.3 per cent of their total value. The average size of mortgage loans granted by banks was \$26,474 [see Table 1(a)].

Based upon information received from The Canadian Bankers' Association, the minimum mortgage lending rate of chartered banks for conventional mortgages rose by several stages from 9 1/2 per cent in January 1969 to a peak of 10 1/2 per cent in March 1970, then dropping back to 9 1/4 per cent in March 1971.

Similarly, the average NHA home ownership mortgage lending rate of all institutional lenders, including chartered banks, rose by several stages from 8.84 per cent in January 1969 to 10.29 per cent in March 1970. From this point in time the rate declined almost steadily to 8.79 per cent in May 1971.

Building Permits, 1965-1970

Table C below shows, by type of structure, the distribution of the value of building permits issued by municipalities in Ontario as reported to Statistics Canada during the past six years. Totals in this table are the sum of the data for reporting municipalities only, which population coverage is over 91 per cent of the provincial population for each year.

In addition to the general annual increase since 1965 in the totals of this economic activity, the following data (see also Chart 6) show the relative importance in the provincial economy of the value of new construction by type of structure. Since corresponding distributions of newly registered mortgages showing physical property use are not available, the foregoing data should assist in filling this void.

TABLE C - Building Permits Issued, by Type of Structure,
Ontario, 1965-1970

Value in thousands of dollars						
Type of Structure	1965	1966	1967	1968	1969	1970
Residential	772,607	728,037	888,712	1,123,191	1,114,578	1,079,037
Industrial	212,291	281,534	200,868	183,294	297,807	230,560
Commercial	275,752	330,479	280,856	294,108	382,683	414,513
Institutional & Government	400,590	452,802	515,514	550,900	507,290	578,223
Total Value	1,661,240	1,792,852	1,885,950	2,151,493	2,302,358	2,302,333
Per Cent of Population Coverage	92.8	92.8	92.8	92.8	91.1	91.1

Source: Dominion Bureau of Statistics, Ottawa, "Building Permits",
Various Annual Reports, Catalog No. 64-203

T A B L E S

	<u>Page</u>
I - <u>CONVENTIONAL MORTGAGES</u>	
1. Provincial summary of all mortgages, by:	
(a) type of lender, 1969 and 1970	10
(b) type of borrower, 1969 and 1970	11
2. Number and value of mortgages (under \$500,000), by quarter, by:	
(a) county and economic region, 1969	12
(b) county and economic region, 1970	15
(c) type of lender, 1969 and 1970	18
(d) type of borrower, 1969 and 1970	19
3. Average value of mortgages (under \$500,000), by quarter, by:	
(a) county and economic region, 1969 and 1970	20
(b) type of lender, 1969 and 1970	23
(c) type of borrower, 1969 and 1970	24
4. Weighted average interest rates of mortgages (under \$500,000), by quarter, by:	
(a) county and economic region, 1969 and 1970	25
(b) type of lender, 1969 and 1970	28
(c) type of borrower, 1969 and 1970	28
5. Number of mortgages (under \$500,000), by month, by:	
(a) county and economic region, 1969	29
(b) county and economic region, 1970	32
(c) type of lender, 1969 and 1970	35
(d) type of borrower, 1969 and 1970	36
6. Value of mortgages (under \$500,000), by month, by:	
(a) county and economic region, 1970	37
(b) type of lender, 1969 and 1970	40
(c) type of borrower, 1969 and 1970	41
7. Ranking of counties by number and value of mortgages registered (under \$500,000), 1970	42
II - <u>NHA-APPROVED MORTGAGES</u>	
8. Number, value, and average value of mortgages, by county and economic region, for:	
(a) new housing, 1969	44
(b) existing housing, 1969	47
(c) new and existing housing, 1969 and 1970	50
(d) new housing, 1970	53
(e) existing housing, 1970	56
III - <u>OTHER RELATED DATA</u>	
9. Average mortgage interest rates, Canada, 1968-1970	59
10. Rate per 100 persons of the number and value of conventional mortgages (under \$500,000), by county and economic region, 1969 and 1970	60

CONVENTIONAL MORTGAGES

Table 1(a) - Provincial Summary of All Mortgages, by Type of Lender, 1969 and 1970

Type of Lender	1 9 6 9				1 9 7 0			
	Conventional Mortgages Having Values		All Conventional Mortgages	Per Cent	Conventional Mortgages Having Values		All Conventional Mortgages	Per Cent
	Under \$500,000	\$500,000 and Over			Under \$500,000	\$500,000 and over		
N U M B E R								
Personal Sector	104,118	75	104,193	56.6	89,625	40	89,665	56.7
Lending Institutions:								
(a) Insurance Companies	35,122	143	35,265	19.2	2,533	24	2,557	1.6
(b) Loan and Trust Companies					25,402	89	25,491	16.1
(c) Other					197	-	197	0.1
Financial Corporations								
(excl. Lending Institutions)	8,915	16	8,931	4.9	6,898	25	6,923	4.4
Other Corporations	20,952	84	21,036	11.4	16,791	52	16,843	10.7
Benevolent Societies	312	-	312	0.1	170	8	178	0.1
Public Sector	3,725	51	3,776	2.1	3,001	12	3,013	1.9
Chartered Banks	5,559	24	5,583	3.0	7,080	32	7,112	4.5
Credit Unions, Co-operatives	4,901	-	4,901	2.7	6,222	4	62,226	3.9
All Lenders	183,604	393	183,997	100.0	157,919	286	158,205	100.0
V A L U E (Thousand dollars)								
Personal Sector	1,444,886	92,875	1,537,761	43.7	1,186,430	60,097	1,246,527	42.1
Lending Institutions:								
(a) Insurance Companies	754,845	177,114	931,959	26.5	100,333	38,996	139,329	4.7
(b) Loan and Trust Companies					541,380	135,574	676,954	22.9
(c) Other					20,248	-	20,248	0.7
Financial Corporations								
(excl. Lending Institutions)	187,220	19,819	207,039	5.9	110,185	36,862	147,047	5.0
Other Corporations	357,864	104,123	461,987	13.1	278,616	75,877	354,493	12.0
Benevolent Societies	6,466	-	6,466	0.2	4,133	11,214	15,347	0.5
Public Sector	109,516	63,247	172,763	4.9	87,408	15,783	103,191	3.5
Chartered Banks	126,578	29,761	156,339	4.5	138,451	49,834	188,285	6.3
Credit Unions, Co-operatives	41,881	-	41,881	1.2	62,334	4,942	67,276	2.3
All Lenders	3,029,256	486,939	3,516,195	100.0	2,529,518	429,179	2,958,697	100.0

CONVENTIONAL MORTGAGES

Table 1(b) - Provincial Summary of All Mortgages, by Type of Borrower, 1969 and 1970

Type of Borrower	1 9 6 9				1 9 7 0			
	Conventional Mortgages Having Values		All Conventional Mortgages	Per Cent	Conventional Mortgages Having Values		All Conventional Mortgages	Per Cent
	Under \$500,000	\$500,000 and over			Under \$500,000	\$500,000 and over		
	N U M B E R							
Individual	158,312	10	158,322	86.0	138,902	36	138,938	87.8
Corporation	22,569	375	22,944	12.5	16,466	230	16,696	10.6
Partnership	2,033	3	2,036	1.1	2,089	20	2,109	1.3
Other	690	5	695	0.4	462	-	462	0.3
All Borrowers	183,604	393	183,997	100.0	157,919	286	158,205	100.0
V A L U E (Thousand dollars)								
Individual	1,906,348	12,390	1,918,738	54.5	1,667,900	50,961	1,718,861	58.1
Corporation	1,029,168	464,637	1,493,805	42.5	787,078	345,869	1,132,947	38.3
Partnership	75,644	3,717	79,361	2.3	54,849	32,349	87,198	2.9
Other	18,096	6,195	24,291	0.7	19,691	-	19,691	0.7
All Borrowers	3,029,256	486,939	3,516,195	100.0	2,529,518	429,179	2,958,697	100.0

CONVENTIONAL MORTGAGES

Table 2(a) - Number and Value of Mortgages (Under \$500,000), by County and Economic Region, by Quarter, 1969

County or Regional Municipality (R.M.), and Economic Region	N U M B E R				V A L U E (Thousand dollars)					
	Total Mortgages	Q U A R T E R				Total Value	Q U A R T E R			
		I	II	III	IV		I	II	III	IV
Glangarry	347	72	103	86	86	3,383	688	931	998	766
Prescott	512	98	144	148	122	5,391	1,096	1,484	1,554	1,257
Russell	624	123	168	185	148	6,993	1,422	1,925	2,362	1,284
Stormont	960	240	240	260	220	11,623	2,363	3,200	3,459	2,601
Dundas	280	52	63	87	78	4,657	947	1,282	1,150	1,278
Ottawa-Carleton (R.M.)	8,595	1,497	2,631	2,600	1,867	161,991	32,939	44,594	45,918	38,540
Grenville	381	73	133	89	86	2,735	556	753	689	737
Leeds	1,007	193	299	270	245	11,331	2,304	3,119	3,199	2,709
Lanark	786	195	195	233	163	8,491	1,726	2,338	2,545	1,882
Frontenac	2,509	461	728	716	604	32,501	6,609	8,947	11,123	5,822
Renfrew	1,088	195	336	343	214	11,475	2,333	3,159	3,695	2,288
EASTERN ONTARIO	17,089	3,199	5,040	5,017	3,833	260,571	52,983	71,732	76,692	59,164
Lennox & Addington	706	118	191	214	183	7,357	1,496	2,025	2,077	1,759
Hastings	2,269	567	567	598	537	20,344	4,137	5,600	5,889	4,718
Prince Edward	529	132	132	148	117	4,180	850	1,151	1,109	1,070
Northumberland	1,437	249	401	396	391	18,374	3,736	5,058	5,503	4,077
Peterborough	2,821	448	803	744	826	32,113	6,530	8,840	7,574	9,169
Victoria	1,848	462	462	441	483	16,038	3,261	4,415	3,875	4,487
Durham	2,068	299	502	725	542	22,811	4,638	6,280	6,759	5,134
Haliburton	776	99	201	247	229	6,567	1,335	1,808	1,804	1,620
LAKE ONTARIO	12,454	2,374	3,259	3,513	3,308	127,784	25,983	35,177	34,590	32,034
Ontario	6,853	1,713	1,713	1,882	1,545	115,293	23,443	31,739	31,913	28,198
York	50,769	11,111	13,347	14,175	12,136	1,090,513	222,137	299,556	295,437	273,383
Peel	8,871	1,935	2,515	2,635	1,786	181,172	36,839	49,874	53,550	40,909
Halton	5,248	1,311	1,311	1,586	1,040	112,813	22,939	31,056	32,274	26,544
CENTRAL ONTARIO	71,741	16,070	18,886	20,278	16,507	1,499,791	305,358	412,225	413,174	369,034

Table 2(a) Continued

County or Regional Municipality (R.M.), and Economic Region	N U M B E R				V A L U E (Thousand dollars)					
	Total Mortgages	Q U A R T E R				Total Value	Q U A R T E R			
		I	II	III	IV		I	II	III	IV
Wentworth Lincoln Welland Haldimand Brant	9,761 3,958 3,718 959 2,315	1,841 872 767 240 444	2,819 1,159 953 240 668	2,735 997 1,054 278 646	2,366 930 944 201 557	136,626 65,107 44,818 13,961 32,523	27,781 13,239 9,113 2,839 6,613	37,611 17,923 12,338 3,843 8,953	38,603 17,537 12,380 4,812 7,314	32,631 16,408 10,987 2,467 9,643
NIAGARA	20,711	4,164	5,839	5,710	4,998	293,035	59,585	80,668	80,646	72,136
Oxford Norfolk Elgin Middlesex	1,722 1,191 1,593 6,981	327 297 344 1,345	472 297 462 2,054	475 313 425 1,998	448 284 362 1,584	26,735 21,697 18,497 98,935	5,436 4,412 3,761 20,117	7,360 5,973 5,092 27,235	6,999 5,547 5,869 30,215	6,940 5,765 3,775 21,368
LAKE ERIE	11,487	2,313	3,285	3,211	2,678	165,864	33,726	45,660	48,630	37,848
Kent Essex Lambton	2,513 6,317 3,156	571 1,276 692	716 1,691 881	622 1,673 840	604 1,677 743	31,799 87,221 38,336	6,466 17,735 7,795	8,754 24,011 10,553	8,907 24,028 10,246	7,672 21,447 9,742
LAKE ST. CLAIR	11,986	2,539	3,288	3,135	3,024	157,356	31,996	43,318	43,181	38,861
Wellington Waterloo Perth Huron	3,341 6,462 1,341 1,258	580 1,293 244 213	918 1,767 385 336	977 1,792 364 392	866 1,610 348 317	54,579 110,765 18,326 16,732	11,098 22,523 3,726 3,402	15,025 30,492 5,045 4,606	15,416 34,669 5,342 5,099	13,040 23,081 4,213 3,625
MIDWESTERN ONTARIO	12,402	2,330	3,406	3,525	3,141	200,402	40,749	55,168	60,526	43,959

Table 2(a) Concluded

County or Regional Municipality (R.M.), and Economic Region	N U M B E R				V A L U E (Thousand dollars)					
	Total Mortgages	Q U A R T E R				Total Value	Q U A R T E R			
		I	II	III	IV		I	II	III	IV
Dufferin	1,086	192	257	323	314	15,175	3,086	4,177	3,650	4,262
Bruce	1,254	169	328	390	367	18,014	3,663	4,959	4,902	4,490
Grey	2,227	387	601	590	649	26,564	5,401	7,313	7,228	6,622
Simcoe	7,276	1,198	2,349	2,043	1,686	81,082	16,487	22,321	25,690	16,584
Muskoka	1,592	237	434	489	432	20,458	4,160	5,632	5,373	5,293
Parry Sound	1,184	163	329	364	328	12,650	2,572	3,482	3,052	3,544
GEORGIAN BAY	14,619	2,346	4,298	4,199	3,776	173,943	35,369	47,884	49,895	40,795
Nipissing	1,111	178	328	320	285	14,167	2,881	3,900	4,320	3,066
Manitoulin	145	36	36	30	43	1,314	267	362	237	448
Sudbury	3,487	560	1,053	1,124	750	55,175	11,219	15,189	16,644	12,123
Timiskaming	477	60	132	169	116	5,253	1,068	1,446	1,474	1,265
Cochrane	1,429	357	357	427	288	25,425	5,170	6,999	8,098	5,158
Algoma	1,785	344	506	512	423	19,253	3,915	5,300	5,148	4,890
NORTHEASTERN ONTARIO	8,434	1,535	2,412	2,582	1,905	120,587	24,520	33,196	35,921	26,950
Thunder Bay	2,048	357	623	588	480	20,465	4,161	5,634	5,914	4,756
Rainy River	157	26	33	53	45	1,827	371	503	529	424
Kenora	1,476	104	135	127	110	7,631	1,552	2,100	1,471	2,508
NORTHWESTERN ONTARIO	2,681	487	791	768	635	29,923	6,084	8,237	7,914	7,688
GRAND TOTAL	183,604	37,357	50,504	51,938	43,805	3,029,256	616,353	833,265	851,169	728,469

CONVENTIONAL MORTGAGES

Table 2(b) - Number and Value of Mortgages (Under \$500,000), by County and Economic Region, by Quarter, 1970

County or Regional Municipality, (R.M.), and Economic Region	N U M B E R				V A L U E (Thousand dollars)				
	Total Mortgages	Q U A R T E R			Total Value	Q U A R T E R			
		I	II	III		IV	I	II	III	IV
Glengarry	296	35	96	75	2,706	412	904	693	697
Prescott	509	112	132	150	6,732	1,763	1,802	1,846	1,321
Russell	653	106	170	199	6,256	1,060	1,866	1,676	1,654
Stormont	766	140	226	210	7,888	1,648	1,902	2,340	1,998
Dundas	262	51	76	67	3,681	611	1,185	1,020	865
Ottawa-Carleton (R.M.)	7,740	1,274	2,142	2,352	143,378	25,433	36,860	41,029	40,056
Grenville	340	59	86	88	4,343	1,171	715	871	1,586
Leeds	1,031	182	311	250	11,945	2,158	3,441	3,021	3,325
Lanark	665	107	169	189	7,516	943	2,040	2,444	2,089
Frontenac	2,261	363	689	667	30,064	4,470	9,907	8,524	7,163
Renfrew	1,065	155	318	297	11,032	1,755	3,202	2,629	3,446
EASTERN ONTARIO	15,588	2,584	4,415	4,544	235,541	41,424	63,824	66,093	64,200
Lennox & Addington	720	123	204	213	7,405	1,209	1,893	2,312	1,991
Hastings	2,169	369	530	616	25,309	4,765	7,254	6,539	6,751
Prince Edward	467	88	113	131	4,994	933	1,495	1,372	1,194
Northumberland	1,705	288	394	551	17,181	2,349	4,215	5,319	5,298
Peterborough	2,623	435	770	763	28,415	5,405	7,424	7,800	7,786
Victoria	1,446	252	406	408	15,651	2,791	4,547	4,315	3,998
Durham	1,381	277	322	389	18,350	3,418	5,325	5,587	4,020
Haliburton	764	132	225	229	7,165	1,049	2,255	1,672	2,189
LAKE ONTARIO	11,275	1,964	2,964	3,300	124,470	21,919	34,408	34,916	33,227
Ontario	5,110	988	1,417	1,385	72,525	17,414	17,359	17,095	20,657
York	41,381	8,038	11,368	11,318	858,944	185,447	230,804	217,403	225,290
Peel	7,297	1,561	1,976	1,747	152,515	34,509	42,224	35,463	40,319
Halton	4,711	956	1,203	1,327	86,262	17,351	23,150	23,138	22,623
CENTRAL ONTARIO	58,499	11,543	15,964	15,777	1,170,246	254,721	313,537	293,099	308,889

Table 2(b) Continued

County or Regional Municipality, (R.M.), and Economic Region	N U M B E R				V A L U E (Thousand dollars)					
	Total Mortgages	Q U A R T E R				Total Value	Q U A R T E R			
		I	II	III	IV		I	II	III	IV
Wentworth Niagara (R.M.) Haldimand Brant	8,207 6,906 822 1,883	1,602 1,266 163 390	2,326 1,907 216 518	2,103 1,913 226 482	2,176 1,820 217 493	108,840 87,917 11,057 22,052	21,954 15,142 2,065 4,248	33,327 24,772 2,957 7,270	27,691 24,966 2,731 4,503	25,868 23,037 3,304 6,031
NIAGARA	17,818	3,421	4,967	4,724	4,706	229,866	43,409	68,326	59,891	58,240
Oxford Norfolk Elgin Middlesex	1,688 1,223 1,458 5,920	340 264 284 1,189	465 369 466 1,707	450 318 356 1,525	433 272 352 1,499	23,872 26,215 19,832 82,585	5,018 8,634 3,380 24,175	6,517 7,937 7,303 21,848	5,714 4,397 5,215 17,123	6,623 5,247 3,934 19,439
LAKE ERIE	10,289	2,077	3,007	2,649	2,556	152,504	41,207	43,605	32,449	35,243
Kent Essex Lambton	2,046 5,667 2,562	383 1,037 514	585 1,499 694	555 1,610 698	523 1,521 656	25,792 81,667 34,809	4,181 16,399 6,892	6,836 23,534 8,464	7,926 22,421 11,324	6,849 19,313 8,129
LAKE ST. CLAIR	10,275	1,934	2,778	2,863	2,700	142,268	27,472	38,834	41,671	34,291
Wellington Waterloo Perth Huron	2,887 5,364 1,118 1,066	562 1,163 238 184	752 1,411 299 327	772 1,349 287 282	801 1,441 294 273	56,602 96,727 16,546 13,764	8,120 18,072 4,393 2,462	15,361 22,589 4,302 4,425	15,747 19,315 3,509 3,889	17,374 36,751 4,342 2,988
MIDWESTERN ONTARIO	10,435	2,147	2,789	2,690	2,809	183,639	33,047	46,677	42,460	61,455

Table 2(b) Concluded

County or Regional Municipality (R.M.), and Economic Region	N U M B E R				V A L U E (Thousand dollars)					
	Total Mortgages	Q U A R T E R				Total Value	Q U A R T E R			
		I	II	III	IV		I	II	III	IV
Dufferin	817	198	213	202	204	12,266	3,360	2,887	3,290	2,729
Bruce	1,194	175	312	352	355	14,280	2,600	4,036	3,871	3,773
Grey	2,126	364	545	628	589	20,385	3,116	5,558	5,644	6,067
Simcoe	5,959	1,063	1,614	1,689	1,593	80,726	18,496	24,202	16,604	21,424
Muskoka	1,770	310	492	492	476	20,130	3,494	5,391	5,644	5,601
Parry Sound	1,216	209	318	348	341	9,914	1,729	2,480	2,619	3,086
GEORGIAN BAY	13,082	2,319	3,494	3,711	3,558	157,701	32,795	44,554	37,672	42,680
Nipissing	1,110	173	307	349	281	14,094	2,102	4,310	4,003	3,679
Manitoulin	128	20	36	42	30	1,558	331	447	430	350
Sudbury	3,859	611	1,071	1,156	1,021	47,783	7,444	12,104	13,787	14,448
Timiskaming	431	75	113	130	113	4,847	954	1,516	1,216	1,161
Cochrane	1,340	185	420	402	333	15,116	2,396	3,851	4,301	4,568
Algoma	1,493	265	431	422	375	19,775	1,973	7,002	4,770	6,030
NORTHEASTERN ONTARIO	8,361	1,329	2,378	2,501	2,153	103,173	15,200	29,230	28,507	30,236
Thunder Bay	1,685	340	431	465	449	21,674	4,556	5,002	5,324	6,792
Rainy River	162	27	43	57	35	2,586	616	726	900	344
Kenora	450	72	127	140	111	5,850	974	1,746	1,710	1,420
NORTHWESTERN ONTARIO	2,297	439	601	662	595	30,110	6,146	7,474	7,934	8,556
GRAND TOTAL	157,919	29,757	43,357	43,421	41,384	2,529,518	517,340	690,469	644,692	677,017

CONVENTIONAL MORTGAGES

Table 2(c) - Number and Value of Mortgages (Under \$500,000), by Type of Lender, by Quarter, 1969 and 1970

Type of Lender	1 9 6 9				1 9 7 0					
	Total	Q U A R T E R				Total	Q U A R T E R			
		I	II	III	IV		I	II	III	IV
N U M B E R										
Personal Sector	104,118	21,191	28,637	28,443	25,847	89,625	17,035	24,837	24,850	22,903
Lending Institutions:	35,122	7,143	9,663	10,767	7,549	2,533	516	775	678	564
(a) Insurance Companies							4,716	6,918	6,965	6,803
(b) Loan & Trust Companies							16	80	60	41
(c) Other						197				
Financial Corporations	8,915	1,813	2,453	2,577	2,072	6,898	1,394	1,971	1,684	1,849
(excl. Lending Institutions)	20,952	4,261	5,764	5,673	5,254	16,791	3,768	4,632	4,376	4,015
Other Corporations	312	63	86	87	76	170	67	27	47	29
Benevolent Societies	3,725	758	1,024	1,042	901	3,001	446	912	885	758
Public Sector	5,559	1,131	1,529	1,825	1,074	7,080	826	1,566	2,210	2,478
Chartered Banks	4,901	997	1,348	1,524	1,032	6,222	973	1,639	1,666	1,944
Credit Unions, Co-operatives										
All Lenders	183,604	37,357	50,504	51,938	43,805	157,919	29,757	43,357	43,421	41,384
V A L U E (Thousand dollars)										
Personal Sector	1,444,886	294,191	397,110	385,972	367,613	1,186,430	260,330	330,914	299,228	295,958
Lending Institutions:	754,845	153,488	207,799	228,065	165,493	100,333	27,281	26,998	21,829	24,225
(a) Insurance Companies							97,660	146,282	140,422	157,016
(b) Loan & Trust Companies							1,440	8,973	6,359	3,476
(c) Other						20,248				
Financial Corporations	187,220	38,069	51,539	55,706	41,906	110,185	19,154	29,513	33,438	28,080
(excl. Lending Institutions)	357,864	72,767	98,515	93,667	92,915	278,616	57,877	79,548	66,743	74,448
Other Corporations	6,466	1,315	1,780	1,258	2,113	4,133	1,931	373	1,093	736
Benevolent Societies	109,516	22,269	30,148	34,790	22,309	87,408	23,317	22,206	20,059	21,826
Public Sector	126,578	25,738	34,845	38,965	27,030	138,451	18,955	30,755	37,252	51,489
Chartered Banks	41,881	8,516	11,529	12,746	9,090	62,334	9,395	14,907	18,269	19,763
Credit Unions, Co-operatives										
All Lenders	3,029,256	616,353	833,265	851,169	728,469	2,529,518	517,340	690,469	644,692	677,017

CONVENTIONAL MORTGAGES

Table 2(d) - Number and Value of Mortgages (Under \$500,000), by Type of Borrower, by Quarter, 1969 and 1970

Type of Borrower	1 9 6 9				1 9 7 0					
	Q U A R T E R				Q U A R T E R					
	Total	I	II	III	IV	Total	I	II	III	IV
	N U M B E R									
Individual	158,312	32,215	43,541	44,750	37,806	138,902	25,410	37,968	38,829	36,695
Corporation	22,569	4,589	6,213	6,342	5,425	16,466	3,798	4,531	3,974	4,163
Partnership	2,033	413	560	736	324	2,089	472	741	467	409
Other	690	140	190	110	250	462	77	117	151	117
All Borrowers	183,604	37,357	50,504	51,938	43,805	157,919	29,757	43,357	43,421	41,384
	V A L U E (Thousand dollars)									
Individual	1,906,348	388,024	524,144	536,523	457,657	1,667,900	310,460	454,112	449,962	453,366
Corporation	1,029,168	209,268	283,316	283,957	252,627	787,078	193,513	213,527	178,215	201,823
Partnership	75,644	15,381	20,824	27,839	11,600	54,849	10,582	16,849	11,423	15,995
Other	18,096	3,680	4,981	2,850	6,585	19,691	2,785	5,981	5,092	5,833
All Borrowers	3,029,256	616,353	833,265	851,169	728,469	2,529,518	517,340	690,469	644,692	677,017

CONVENTIONAL MORTGAGES

Table 3(a) - Average Value of Mortgages (Under \$500,000), by County and Economic Region, by Quarter, 1969 and 1970

(Values shown in dollars)

County or Regional Municipality (R.M.), and Economic Region	1 9 6 9				1 9 7 0					
	Total	Q U A R T E R				Total	Q U A R T E R			
		I	II	III	IV		I	II	III	IV
Glengarry	9,749	9,556	9,039	11,605	8,907	9,142	11,771	9,417	9,240	7,744
Prescott	10,529	11,184	10,306	10,500	10,303	13,226	15,741	13,652	12,307	11,487
Russell	11,207	11,561	11,458	12,768	8,676	9,580	10,000	10,976	8,422	9,292
Stormont	12,107	9,846	13,333	13,304	11,823	10,298	11,771	8,416	11,143	10,516
Dundas	16,632	18,212	20,349	13,218	16,385	14,050	11,980	15,592	15,224	12,721
Ottawa-Carleton (R.M.)	18,847	22,003	16,949	17,661	20,643	18,524	19,963	17,208	17,444	20,312
Grenville	7,178	7,616	5,662	7,742	8,570	12,774	19,847	8,314	9,898	14,822
Leeds	11,252	11,938	10,431	11,848	11,057	11,586	11,857	11,064	12,084	11,545
Lanark	10,803	8,851	11,990	10,923	11,546	11,302	8,813	12,071	12,931	10,445
Frontenac	12,954	14,336	12,290	15,535	9,639	13,297	12,314	14,379	12,780	13,216
Renfrew	10,547	11,964	9,402	10,773	10,692	10,359	11,323	10,069	8,852	11,681
EASTERN ONTARIO	15,248	16,562	14,233	15,286	15,435	15,110	16,031	14,456	14,545	15,871
Lennox & Addington	10,421	12,678	10,602	9,706	9,612	10,285	9,829	9,279	10,854	11,061
Hastings	8,966	7,296	9,877	9,848	8,786	11,669	12,913	13,687	10,615	10,323
Prince Edward	7,902	6,439	8,720	7,493	9,145	10,694	10,602	13,230	10,473	8,844
Northumberland	12,786	15,004	12,613	13,895	10,427	10,077	8,156	10,698	9,653	11,224
Peterborough	11,384	14,576	11,009	10,180	11,100	10,833	12,425	9,642	10,223	11,887
Victoria	8,679	7,058	9,556	8,787	9,290	10,824	11,075	11,200	10,576	10,521
Durham	11,030	15,512	12,510	9,323	9,472	13,287	12,339	16,537	14,362	10,229
Haliburton	8,462	13,485	8,995	7,304	7,074	9,378	7,947	10,022	7,301	12,298
LAKE ONTARIO	10,260	10,945	10,794	9,846	9,684	11,039	11,160	11,609	10,581	10,905
Ontario	16,824	13,685	18,528	16,957	18,251	14,193	17,626	12,251	12,343	15,649
York	21,480	19,993	22,444	20,842	22,527	20,757	23,071	20,303	19,209	21,140
Peel	20,423	19,038	19,831	20,323	22,905	20,901	22,107	21,368	20,299	20,029
Halton	21,496	17,497	23,689	20,349	25,523	18,311	18,150	19,244	17,436	18,468
CENTRAL ONTARIO	20,906	19,002	21,827	20,375	22,356	20,005	22,067	19,640	18,578	20,302

Table 3(a) Continued

County or Regional Municipality (R.M.), and Economic Region	1 9 6 9				1 9 7 0					
	Total	Q U A R T E R				Total	Q U A R T E R			
		I	II	III	IV		I	II	III	IV
Wentworth Lincoln I Welland I Haldimand Brant	13,997 16,449 12,054 14,558 14,048	15,090 15,182 11,881 11,829 14,894	13,342 15,464 12,946 16,012 13,403	14,114 17,590 11,746 17,309 11,322	13,792 17,643 11,639 12,274 17,312	13,262 12,731 13,451 11,711	13,704 11,961 12,669 10,892	14,328 12,990 13,690 14,035	13,167 13,051 12,084 9,342	11,888 12,658 15,226 12,233
NTIAGARA	14,149	14,309	13,815	14,124	14,433	12,901	12,689	13,756	12,678	12,376
Oxford Norfolk Elgin Middlesex	15,525 18,217 11,611 14,172	16,624 14,855 10,933 14,957	15,593 20,111 11,022 13,259	14,735 17,722 13,809 15,123	15,491 20,299 10,428 13,490	14,142 21,435 13,602 13,950	14,759 32,705 11,901 20,332	14,015 21,509 15,612 12,799	12,680 13,827 14,649 11,228	15,296 19,290 11,176 12,968
LAKE ERIE	14,439	14,581	13,900	15,145	14,133	14,822	19,840	14,501	12,250	13,788
Kent Essex Lambton	12,654 13,807 12,147	11,324 13,899 11,264	12,226 14,199 11,978	14,320 14,362 12,198	12,702 12,789 13,112	12,606 14,411 13,587	10,916 15,814 13,409	11,685 15,700 12,196	14,281 13,926 16,223	13,096 12,698 12,392
LAKE ST. CLAIR	13,128	12,602	13,175	13,774	12,851	13,846	14,205	13,979	14,555	12,700
Wellington Waterloo Perth Huron	16,336 17,141 13,666 13,300	19,134 17,419 15,270 15,971	16,367 17,256 13,104 13,708	15,779 19,347 14,676 13,008	15,058 14,336 12,106 11,435	19,606 18,033 14,800 12,912	14,448 15,539 18,458 13,380	20,427 16,009 14,388 13,532	20,398 14,318 12,226 13,791	21,690 25,504 14,769 10,945
MIDWESTERN ONTARIO	16,159	17,489	16,197	17,170	13,995	17,598	15,392	16,736	15,784	21,878

Table 3(a) Concluded

County or Regional Municipality (R.M.), and Economic Region	1 9 6 9				1 9 7 0					
	Total	Q U A R T E R				Total	Q U A R T E R			
		I	II	III	IV		I	II	III	IV
Dufferin	13,973	16,073	16,253	11,300	13,573	15,013	16,970	13,554	16,287	13,377
Bruce	14,365	21,675	15,119	12,569	12,234	11,960	14,857	12,936	10,997	10,628
Grey	11,928	13,956	12,168	12,251	10,203	9,588	8,560	10,198	8,987	10,301
Simcoe	11,144	13,762	9,502	12,575	9,836	13,547	17,400	14,995	9,831	13,449
Muskoka	17,851	17,552	12,977	10,988	12,252	11,373	11,271	10,957	11,472	11,767
Parry Sound	10,684	15,779	10,584	8,385	10,805	8,153	8,273	7,799	7,526	9,050
GEORGIAN BAY	11,898	15,076	11,141	11,883	10,804	12,055	14,136	12,752	10,151	11,996
Nipissing	12,752	16,185	11,890	13,500	10,758	12,697	12,150	14,039	11,470	13,093
Manitoulin	9,062	7,417	10,056	7,900	10,419	12,172	16,550	12,417	10,238	11,667
Sudbury	15,823	20,034	14,425	14,808	16,164	12,382	12,183	11,302	11,926	14,151
Timiskaming	11,013	17,800	10,955	8,722	10,905	11,246	12,720	13,416	9,354	10,274
Cochrane	17,792	14,482	19,605	18,965	17,910	11,281	12,951	9,169	10,699	13,718
Algoma	10,786	11,381	10,474	10,055	11,560	13,245	7,445	16,246	11,303	16,080
NORTHEASTERN ONTARIO	14,298	15,974	13,763	13,912	14,147	12,340	11,437	12,292	11,398	14,044
Thunder Bay	9,993	11,655	9,044	10,058	9,908	12,863	13,400	11,606	11,449	15,127
Rainy River	11,637	14,269	15,242	9,981	9,422	15,963	22,815	16,884	15,789	9,829
Kenora	16,032	14,923	15,556	11,583	22,800	13,000	13,528	13,748	12,214	12,793
NORTHWESTERN ONTARIO	11,161	12,493	10,413	10,305	12,107	13,108	14,000	12,436	11,985	14,380
GRAND TOTAL	16,499	16,499	16,499	16,388	16,630	16,018	17,385	15,925	14,847	16,359

1. Effective in 1970 the counties of Lincoln and Welland were grouped to form the Regional Municipality of Niagara.

CONVENTIONAL MORTGAGES

Table 3(b) - Average Value of Mortgages (Under \$500,000), by Type of Lender, by Quarter, 1969 and 1970

(Values shown in dollars)

Type of Lender	1 9 6 9				1 9 7 0					
	Total	Q U A R T E R				Total	Q U A R T E R			
		I	II	III	IV		I	II	III	IV
Personal Sector	13,877	13,883	13,867	13,570	14,223	13,238	15,282	13,323	12,041	12,922
Lending Institutions:										
(a) Insurance Companies	21,492	21,488	21,505	21,182	21,923	39,610	52,870	34,836	32,196	42,952
(b) Loan & Trust Companies						21,313	20,708	21,145	20,161	23,080
(c) Other						102,782	90,000	112,163	105,983	84,780
Financial Corporations (excl. Lending Institutions)	21,001	20,998	21,036	21,617	20,225	15,973	13,740	14,974	19,856	15,187
Other Corporations	17,080	17,077	17,091	16,511	17,685	16,593	15,360	17,174	15,252	18,542
Benevolent Societies	20,724	20,873	20,698	14,460	27,803	24,312	28,821	13,815	23,255	25,379
Public Sector	29,400	29,379	29,441	33,388	24,760	29,126	52,280	24,349	22,666	28,794
Chartered Banks	22,770	22,757	22,789	21,351	25,168	19,555	22,948	19,639	16,856	20,778
Credit Unions, Co-operatives	8,545	8,542	8,553	8,364	8,808	10,018	9,655	9,095	10,966	10,166
All Lenders	16,499	16,499	16,499	16,388	16,630	16,018	17,385	15,925	14,847	16,359

CONVENTIONAL MORTGAGES

Table 3(c) - Average Value of Mortgages (Under \$500,000), by Type of Borrower, by Quarter, 1969 and 1970
(Values shown in dollars)

	1 9 6 9				1 9 7 0					
Type of Borrower	Total	Q U A R T E R				Total	Q U A R T E R			
		I	II	III	IV		I	II	III	IV
Individual	12,042	12,045	12,038	11,989	12,105	12,008	12,218	11,960	11,588	12,355
Corporation	45,601	45,602	45,601	44,774	46,567	47,800	50,951	47,126	44,845	48,480
Partnership	37,208	37,242	37,186	37,825	35,802	26,256	22,419	22,738	24,460	39,108
Other	26,226	26,286	26,216	25,909	26,340	42,621	36,169	51,120	33,722	49,854
All Borrowers	16,499	16,499	16,499	16,388	16,630	16,018	17,385	15,925	14,847	16,359

CONVENTIONAL MORTGAGES

Table 4(a) - Weighted Average Interest Rates of Mortgages (Under \$500,000),
by County and Economic Region, by Quarter, 1969 and 1970

County or Regional Municipality (R.M.), and Economic Region	1 9 6 9		1 9 7 0			
	III	IV	I	II	III	IV
Glengarry	8.27	8.55	9.65	9.32	8.76	9.10
Prescott	9.07	9.45	9.99	10.31	10.47	10.04
Russell	9.78	8.61	10.71	10.06	10.12	10.17
Stormont	10.50	10.74	10.69	9.95	9.56	9.75
Dundas	8.46	9.42	8.17	9.77	9.00	9.19
Ottawa-Carleton (R.M.)	10.27	10.68	10.13	10.65	10.56	10.79
Grenville	9.38	9.34	11.04	9.47	9.66	11.50
Leeds	9.79	9.54	11.17	10.19	10.11	10.72
Lanark	9.56	10.08	9.94	10.25	9.96	9.97
Frontenac	9.66	10.72	12.05	10.29	11.21	11.08
Renfrew	9.70	9.46	10.01	10.65	10.22	10.72
EASTERN ONTARIO	9.83	10.16	10.32	10.33	10.27	10.55
Lennox & Addington	10.02	9.96	10.84	10.33	10.64	10.66
Hastings	9.93	10.34	10.58	9.94	10.66	10.33
Prince Edward	9.58	9.88	10.18	11.48	10.14	11.14
Northumberland	9.20	10.04	12.00	10.49	10.25	11.16
Peterborough	9.80	9.82	10.86	10.85	10.43	10.81
Victoria	9.36	9.81	9.47	10.07	9.93	9.46
Durham	9.42	9.76	9.25	10.39	11.06	10.06
Haliburton	9.20	9.73	10.11	9.80	10.27	13.48
LAKE ONTARIO	9.49	9.88	10.09	10.38	10.44	10.87
Ontario	9.55	9.75	11.11	10.85	10.66	10.60
York	9.77	10.42	10.64	10.59	10.33	10.21
Peel	10.01	9.85	11.47	10.49	11.10	10.37
Halton	9.56	9.71	10.46	11.86	10.52	10.76
CENTRAL ONTARIO	9.74	10.18	10.77	10.78	10.48	10.36

Table 4(a) Continued

County or Regional Municipality (R.M.), and Economic Region	1 9 6 9		1 9 7 0			
	III	IV	I	II	III	IV
Wentworth	9.75	10.44	11.12	10.67	10.88	10.68
Lincoln ¹	9.58	9.91	} 10.18	10.09	10.32	10.23
Welland ¹	9.86	9.80				
Haldimand	8.59	9.18	8.80	9.49	9.56	10.25
Brant	9.68	10.68	9.92	10.80	10.12	10.45
NIAGARA	9.54	10.10	10.30	10.31	10.40	10.40
Oxford	9.12	8.98	8.83	9.06	9.46	9.63
Norfolk	8.17	8.62	6.95	7.81	8.97	9.11
Elgin	9.45	9.88	9.74	8.78	9.65	9.74
Middlesex	9.77	10.44	10.27	10.49	10.64	10.30
LAKE ERIE	9.31	9.59	8.95	9.14	9.83	9.79
Kent	8.99	9.64	8.77	9.70	9.65	9.53
Essex	9.58	10.02	9.95	10.05	10.62	10.11
Lambton	10.08	9.72	10.09	10.11	10.70	10.94
LAKE ST. CLAIR	9.58	9.84	9.80	10.00	10.45	10.20
Wellington	8.87	9.18	7.02	10.38	10.88	11.50
Waterloo	10.10	10.46	11.34	10.72	10.29	11.71
Perth	9.45	9.42	10.71	9.82	9.81	14.74
Huron	8.16	8.63	9.23	8.85	9.21	8.98
MIDWESTERN ONTARIO	9.22	9.46	10.49	10.03	10.23	11.86

Table 4(a) Concluded

County or Regional Municipality (R.M.), and Economic Region	1 9 6 9		1 9 7 0			
	III	IV	I	II	III	IV
Dufferin	8.79	8.94	10.48	10.16	11.19	10.40
Bruce	8.73	9.28	10.40	9.03	9.66	9.77
Grey	8.79	9.47	9.51	9.06	9.62	9.39
Simcoe	9.42	10.08	9.51	9.78	9.94	11.88
Muskoka	9.59	10.13	10.54	10.11	10.35	10.64
Parry Sound	9.63	11.25	9.82	10.23	9.95	9.87
GEORGIAN BAY	9.21	10.00	10.10	9.74	10.11	10.38
Nipissing	9.73	10.52	10.24	10.95	10.56	10.30
Manitoulin	7.21	8.01	8.04	8.06	9.60	8.62
Sudbury	10.51	11.66	11.26	11.75	11.04	11.28
Timiskaming	9.33	8.99	7.24	8.97	9.25	9.77
Cochrane	10.33	10.64	9.78	10.02	10.62	10.84
Algoma	9.53	9.69	11.14	9.47	10.35	10.64
NORTHWESTERN ONTARIO	10.11	10.64	10.35	10.57	10.66	10.75
Thunder Bay	10.02	9.73	10.46	10.63	10.25	10.43
Rainy River	9.19	8.60	8.95	10.05	10.11	9.15
Kenora	8.87	9.80	10.02	9.55	9.72	10.40
NORTHWESTERN ONTARIO	9.64	9.68	10.14	10.20	10.08	10.36
GRAND TOTAL	9.61	10.03	10.22	10.24	10.33	10.54

1. Effective in 1970 the counties of Lincoln and Welland were grouped to form the Regional Municipality of Niagara.

CONVENTIONAL MORTGAGES

Table 4(b) - Weighted Average Interest Rates of Mortgages (Under \$500,000), by Type of Lender, by Quarter, 1969 and 1970

Type of Lender	1 9 6 9		1 9 7 0			
	III	IV	I	II	III	IV
Personal Sector	9.08	9.59	9.70	9.52	9.72	9.70
Lending Institutions:						
(a) Insurance Companies	}		10.09	10.41	10.47	10.46
(b) Loan and Trust Companies		10.29	10.62	10.79	10.74	10.66
(c) Other			10.70	11.16	11.26	10.69
Financial Corporations	11.37	12.58	14.29	13.90	13.66	13.66
Other Corporations	11.00	10.99	11.08	11.21	11.38	11.32
Benevolent Societies	8.40	8.73	9.38	6.92	8.86	8.42
Public Sector	7.91	8.49	9.33	9.05	9.21	10.32
Chartered Banks	9.73	9.81	9.82	10.27	10.04	11.69
Credit Unions, Co-Operatives	9.83	10.13	10.59	10.73	10.75	10.79
All Lenders	9.61	10.03	10.22	10.24	10.33	10.54

Table 4(c) - Weighted Average Interest Rates of Mortgages (Under \$500,000), by Type of Borrower, by Quarter, 1969 and 1970

Type of Borrower	1 9 6 9		1 9 7 0			
	III	IV	I	II	III	IV
Individual	9.58	9.91	10.06	10.07	10.16	10.38
Corporation	9.69	10.24	10.48	10.75	10.75	10.92
Partnership	9.44	10.82	10.17	9.11	11.45	9.09
Other	8.94	10.17	11.05	10.31	10.22	12.37
All Borrowers	9.61	10.03	10.22	10.24	10.33	10.54

CONVENTIONAL MORTGAGES

Table 5(a) - Number of Mortgages (Under \$500,000), by County and Economic Region, by Month, 1969*

County or Regional Municipality (R.M.), and Economic Region	Total Mortgages	January	February	March	April	May	June	July	August	September	October	November	December
Glengarry	347	27	16	29	28	37	38	25	31	30	27	35	24
Prescott	512	17	38	43	48	56	40	46	36	66	52	28	42
Russell	624	34	55	34	50	56	56	53	60	72	58	51	39
Stormont*	960	80	80	80	80	80	80	92	79	89	97	61	62
Dundas	280	20	20	12	14	17	32	22	30	35	24	26	28
Ottawa-Carleton (R.M.)	8,595	518	476	503	781	925	925	941	896	763	794	430	643
Grenville	381	28	16	29	38	43	52	37	24	28	37	33	16
Leeds	1,007	60	57	76	72	96	131	118	66	86	92	79	74
Lanark*	786	65	65	65	65	65	65	85	79	69	68	45	50
Frontenac	2,509	161	139	161	212	227	289	246	246	224	250	163	191
Renfrew	1,088	69	54	72	89	117	130	124	131	88	95	52	67
EASTERN ONTARIO	17,089	1,079	1,016	1,104	1,477	1,725	1,838	1,789	1,678	1,550	1,594	1,003	1,236
Lennox & Addington	706	41	38	39	35	79	77	89	60	65	65	67	51
Hastings*	2,269	189	189	189	189	189	189	203	213	182	187	166	184
Prince Edward*	529	44	44	44	44	44	44	56	45	47	50	37	30
Northumberland	1,437	68	77	104	119	136	146	146	137	113	127	132	132
Peterborough	2,821	166	171	111	229	311	263	284	252	208	285	174	367
Victoria*	1,848	154	154	154	154	154	154	155	150	136	189	158	136
Windsor	2,068	112	82	105	108	185	209	242	220	263	246	159	137
Haliburton	776	35	24	40	38	65	98	82	71	93	106	58	65
LAKE ONTARIO	12,454	809	779	786	916	1,163	1,180	1,257	1,149	1,107	1,255	951	1,102
Ontario**	6,853	571	571	571	571	571	571	744	570	568	599	467	479
York	50,769	3,792	3,503	3,816	3,946	4,552	4,849	5,096	4,799	4,080	4,695	3,843	3,798
Peel	8,871	682	581	672	727	770	1,015	994	887	754	758	563	365
Haldimand	5,448	437	437	437	437	437	437	621	617	348	191	475	376
CENTRAL ONTARIO	71,741	3,882	5,092	5,496	5,681	6,336	6,875	7,655	6,873	5,750	6,243	5,240	5,018

Table 5(a) Continued

County or Regional Municipality (R.M.), and Economic Region	Total Mortgages	January	February	March	April	May	June	July	August	September	October	November	December
Wentworth Lincoln Welland Haldimand* Brant	9,761 3,958 3,718 959 2,315	593 294 223 80 136	615 288 218 80 156	633 290 326 80 152	793 381 300 80 202	887 387 361 80 225	1,139 391 292 80 241	1,007 365 446 118 234	876 331 312 91 223	852 301 296 69 189	890 323 352 81 191	799 305 303 72 175	677 302 289 48 191
NIAGARA	20,711	1,326	1,357	1,481	1,756	1,940	2,143	2,170	1,833	1,707	1,837	1,654	1,507
Oxford Norfolk* Elgin Middlesex	1,722 1,191 1,593 6,981	97 99 95 407	103 99 107 486	127 99 142 452	134 99 141 595	159 99 148 664	179 99 173 795	173 94 161 727	144 87 143 637	158 132 121 634	172 101 147 625	130 82 107 487	146 101 108 472
LAKE ERIE	11,487	698	795	820	969	1,070	1,246	1,155	1,011	1,045	1,045	806	827
Kent Essex Lambton	2,513 6,317 3,156	187 430 207	156 391 230	228 455 255	201 510 240	265 571 305	250 610 336	243 589 294	181 535 280	198 549 266	227 583 278	179 550 237	198 544 228
LAKE ST. CLAIR	11,986	824	777	938	951	1,141	1,196	1,126	996	1,013	1,088	966	970
Wellington Waterloo Perth Huron	3,341 6,462 1,341 1,258	171 506 85 68	170 389 72 75	239 398 87 70	253 522 109 94	328 529 131 112	337 716 145 130	337 640 135 148	339 588 112 120	301 564 117 124	340 583 126 130	266 470 108 97	260 557 114 90
MIDWESTERN ONTARIO	12,402	830	706	794	978	1,100	1,328	1,260	1,159	1,106	1,179	941	1,021

Table 5(a) Concluded

County or Regional Municipality (R.M.), and Economic Region	Total Mortgages	January	February	March	April	May	June	July	August	September	October	November	December
Dufferin	1,086	69	45	78	69	85	103	97	78	148	89	114	111
Bruce	1,254	67	41	61	81	112	135	124	137	129	163	95	109
Grey	2,227	130	124	133	170	225	206	231	194	165	254	175	220
Simcoe	7,276	413	325	460	528	1,000	821	767	624	652	660	527	499
Muskoka	1,592	93	63	81	105	145	184	172	161	156	146	157	129
Parry Sound	1,184	55	40	68	67	133	129	124	121	119	134	109	85
GEORGIAN BAY	14,619	827	638	881	1,020	1,700	1,578	1,515	1,315	1,369	1,446	1,177	1,153
Nipissing	1,111	61	52	65	95	113	120	119	95	106	142	73	70
Manitoulin*	145	12	12	12	12	12	12	9	8	13	11	17	15
Sudbury	3,487	167	195	198	295	338	420	361	354	409	271	206	273
Timiskaming	477	24	23	13	34	41	57	66	55	48	41	39	36
Cochrane*	1,429	119	119	119	119	119	119	147	130	150	132	80	76
Algoma	1,785	123	93	128	155	146	205	178	154	180	160	136	127
NORTHEASTERN ONTARIO	8,434	506	494	535	710	769	933	880	796	906	757	551	597
Thunder Bay	2,048	99	114	144	166	237	220	208	175	205	199	154	127
Rainy River	157	12	9	5	12	6	15	19	16	18	15	21	9
Kenora	476	38	28	38	36	52	47	48	44	35	44	33	33
NORTHWESTERN ONTARIO	2,681	149	151	187	214	295	282	275	235	258	258	208	169
GRAND TOTAL	183,604	12,530	11,805	13,022	14,672	17,233	18,599	19,082	17,045	15,811	16,702	13,503	13,600

* Data estimated for the months January to June for the counties indicated.

CONVENTIONAL MORTGAGES

Table 5(b) - Number of Mortgages (Under \$500,000), by County and Economic Region, by Month, 1970

County or Regional Municipality (R.M.), and Economic Region	Total Mortgages	January	February	March	April	May	June	July	August	September	October	November	December
Glengarry	296	16	7	12	25	28	43	17	25	33	30	25	35
Prescott	509	37	26	49	33	46	53	50	49	51	46	30	39
Russell	653	35	35	36	53	36	67	63	63	64	63	64	51
Stormont	766	37	48	55	75	60	91	73	69	68	65	73	52
Dundas	262	15	15	21	19	29	28	24	15	28	17	33	18
Ottawa-Carleton (R.M.)	7,740	449	417	407	624	680	838	779	751	823	693	626	653
Greenville	340	19	18	22	22	39	25	24	28	36	26	38	43
Leeds	1,031	53	77	53	94	103	114	87	78	85	120	89	78
Lanark	665	40	29	38	51	56	62	64	65	60	60	69	71
Frontenac	2,261	121	125	116	193	217	280	209	227	231	214	172	156
Renfrew	1,065	56	49	51	93	108	116	99	94	103	116	103	77
EASTERN ONTARIO	15,588	878	846	860	1,181	1,416	1,717	1,489	1,464	1,591	1,450	1,322	1,773
Lennox & Addington	720	36	45	42	64	66	74	75	82	56	64	63	53
Hastings	2,169	120	115	135	150	180	200	225	205	186	236	251	166
Prince Edward	467	35	24	29	40	28	45	43	40	48	44	43	48
Northumberland	1,705	99	96	93	116	135	143	177	173	201	174	159	139
Peterborough	2,623	123	148	161	217	230	324	278	298	258	256	206	194
Victoria	1,446	96	84	74	108	132	165	163	124	120	155	121	104
Durham	1,381	95	77	105	100	97	125	138	111	140	129	134	130
Haliburton	764	36	56	40	43	85	97	112	51	66	75	56	47
LAKE ONTARIO	11,275	640	645	679	838	953	1,173	1,211	1,014	1,075	1,133	1,033	881
Ontario	5,110	347	316	335	432	466	518	509	420	457	465	414	441
York	41,381	2,735	2,623	2,683	3,323	3,428	4,618	4,061	3,543	3,712	3,728	3,509	3,418
Peel	7,297	537	421	602	633	588	755	689	485	573	633	578	803
Halton	4,711	364	308	282	376	365	462	480	452	396	445	413	368
CENTRAL ONTARIO	58,499	3,983	3,668	3,892	4,764	4,847	6,353	5,739	4,900	5,138	5,271	4,914	5,030

Table 5(b) Continued

County or Regional Municipality (R.M.), and Economic Region	Total Mortgages	January	February	March	April	May	June	July	August	September	October	November	December
Wentworth Niagara (R.M.)	8,207	503	518	580	667	678	982	747	655	701	788	737	651
Haldimand	6,906	391	444	432	531	629	726	695	631	587	610	574	636
Brant	822	57	58	48	59	77	80	78	72	76	72	66	79
	1,883	135	116	139	171	149	198	160	134	188	157	180	156
NIAGARA	17,818	1,086	1,136	1,199	1,448	1,533	1,986	1,680	1,492	1,552	1,627	1,557	1,522
Oxford	1,688	111	102	127	154	142	170	171	137	141	154	136	143
Norfolk	1,228	75	68	120	108	110	149	104	98	117	93	81	100
Elgin	1,458	91	100	94	152	148	166	146	102	108	104	118	129
Middlesex	5,920	341	414	434	503	561	644	545	476	504	554	436	508
LAKE ERIE	10,284	618	684	775	917	961	1,129	966	813	870	905	771	880
Kent	2,040	132	103	148	183	179	223	180	166	209	170	164	189
Essex	5,667	362	335	341	443	494	561	548	423	639	502	500	519
Lambton	2,562	154	169	190	228	227	240	204	237	257	222	214	220
LAKE ST. CLAIR	10,275	648	607	679	854	900	1,024	932	826	1,105	894	878	928
Wellington	2,887	171	192	198	223	255	274	276	241	255	297	245	260
Waterloo	5,364	403	376	384	417	444	530	446	434	469	493	488	460
Perth	1,118	71	72	95	93	96	110	104	108	75	98	110	86
Huron	1,066	64	56	65	92	113	122	104	84	94	90	83	99
MIDWESTERN ONTARIO	10,435	709	696	742	825	908	1,056	930	867	893	978	926	905

Table 5(b) Concluded

County or Regional Municipality (R.M.), and Economic Region	Total Mortgages	January	February	March	April	May	June	July	August	September	October	November	December
Dufferin	817	74	52	72	62	74	77	73	60	69	76	66	62
Bruce	1,194	61	41	74	82	102	128	136	111	105	112	102	140
Grey	2,126	140	101	122	157	179	209	217	212	200	178	224	187
Simcoe	5,959	386	342	335	472	502	640	611	517	563	563	537	494
Muskoka	1,770	112	79	119	126	167	199	167	135	190	167	165	144
Parry Sound	1,216	88	74	47	90	99	129	116	107	125	133	111	97
GEORGIAN BAY	13,082	861	689	769	989	1,123	1,382	1,320	1,142	1,249	1,229	1,205	1,124
Nipissing	1,110	60	50	62	80	110	117	118	109	123	98	91	92
Nanitoulin	1,128	6	6	8	8	15	13	18	8	16	9	12	9
Sudbury	3,859	217	165	228	299	342	431	415	336	405	350	340	331
Timiskaming	431	27	21	27	30	43	40	35	37	58	35	38	40
Cochrane	1,340	54	53	80	113	147	159	138	124	139	116	98	119
Algoma	1,493	86	91	88	118	119	194	156	132	134	137	113	125
NORTHEASTERN ONTARIO	8,361	450	386	493	648	776	954	880	746	875	745	692	716
Thunder Bay	1,685	91	134	115	114	150	167	147	127	191	172	155	122
Rainy River	162	12	5	10	15	11	17	28	18	11	12	15	8
Kenora	450	22	24	26	38	36	53	41	42	57	45	28	38
NORTHWESTERN ONTARIO	2,297	125	163	151	167	197	237	216	187	259	229	198	168
GRAND TOTAL	157,919	9,998	9,520	10,239	12,732	13,614	17,011	15,363	13,451	14,607	14,461	13,496	13,427

CONVENTIONAL MORTGAGES

Table 5(c) - Number of Mortgages (Under \$500,000), by Type of Lender, by Month, 1969 and 1970

Type of Lender	Total Mortgages	January	February	March	April	May	June	July	August	September	October	November	December
1969													
Personal Sector	104,118												
Lending Institutions	35,122	21,191	7,143			28,637		10,307	9,283	8,853	9,871	8,001	7,975
Financial Corporations						9,663		4,599	3,537	2,631	2,831	2,298	2,420
(excl. Lending Institutions)													
Other Corporations	8,915	1,813	4,261			2,453		640	1,089	848	853	657	562
Benevolent Societies	20,952	63	758			5,764		2,017	1,737	1,919	2,099	1,660	1,495
Public Sector	3,725	1,131	997			86		12	11	64	10	47	19
Chartered Banks	5,559					1,024		224	299	519	207	218	476
Credit Unions, Co-operatives	4,901					1,529		730	613	482	470	258	346
						1,348		553	476	495	361	364	307
All Lenders	183,604	37,357				50,504		14,082	17,045	15,811	16,702	13,503	13,600
1970													
Personal Sector	89,625	5,691	5,350	5,994	7,119	7,699	10,019	8,985	7,402	8,463	8,136	7,635	7,132
Lending Institutions:													
(a) Insurance Companies	2,533	167	204	145	201	223	351	245	342	191	217	163	184
(b) Loan & Trust Companies	25,402	1,564	1,583	1,569	1,959	2,205	2,754	2,307	2,342	2,266	2,500	2,086	2,217
(c) Other	197	-	11	5	10	42	18	9	36	15	5	22	14
Financial Corporations													
(excl. Lending Institutions)													
Other Corporations	6,898	474	469	451	635	581	755	564	547	573	604	511	734
Benevolent Societies	16,791	1,391	1,154	1,223	1,528	1,460	1,644	1,603	1,346	1,477	1,477	1,308	1,230
Public Sector	170	38	17	12	17	2	8	6	20	21	-	9	20
Chartered Banks	3,001	140	133	173	385	228	299	355	272	258	199	214	345
Credit Unions, Co-operatives	7,080	250	300	276	406	547	613	733	733	744	757	794	927
	6,222	283	299	391	472	617	550	556	511	599	566	754	624
All Lenders	157,919	9,998	9,520	10,239	12,732	13,614	17,011	15,363	13,451	14,607	14,461	13,496	13,427

CONVENTIONAL MORTGAGES

Table 5(d) - Number of Mortgages (Under \$500,000), by Type of Borrower, by Month, 1969 and 1970

Type of Borrower	Total Mortgages	January	February	March	April	May	June	July	August	September	October	November	December
1 9 6 9													
Individual	158,312		32,215			43,541		15,987	14,780	13,983	14,486	11,767	11,553
Corporation	22,569		4,589			6,213		2,703	2,012	1,627	2,006	1,549	1,870
Partnership	2,033		413			560		321	242	173	103	102	119
Other	690		140			190		71	11	28	107	85	58
All Borrowers	183,604		37,357			50,504		19,082	17,045	15,811	16,702	13,503	13,600
1 9 7 0													
Individual	138,902	8,510	8,108	8,792	10,971	11,857	15,140	13,739	11,848	13,242	13,008	12,080	11,607
Corporation	16,466	1,319	1,182	1,297	1,399	1,502	1,630	1,298	1,436	1,240	1,282	1,308	1,573
Partnership	2,089	151	192	129	318	224	199	300	94	73	132	69	208
Other	462	18	38	21	44	31	42	26	73	52	39	39	39
All Borrowers	157,919	9,998	9,520	10,239	12,732	13,614	17,011	15,363	13,451	14,607	14,461	13,496	13,427

CONVENTIONAL MORTGAGES

Table 6(a) - Value of Mortgages (Under \$500,000), by County and Economic Region, by Month, 1970

(Values shown in thousands of dollars)

County or Regional Municipality (R.M.), and Economic Region	Total Value	January	February	March	April	May	June	July	August	September	October	November	December
Glengarry	2,706	139	194	79	294	193	417	171	172	350	191	177	339
Prescott	6,732	565	281	917	443	477	882	556	725	565	469	369	483
Russell	6,256	428	342	290	608	492	766	485	499	692	641	587	426
Stormont	7,888	498	359	791	624	471	807	1,058	760	522	775	582	641
Dundas	3,681	187	139	285	164	247	774	603	189	228	178	464	275
Ottawa-Carleton (R.M.)	143,378	10,836	7,890	6,707	10,074	11,006	15,780	12,695	13,174	15,160	13,785	10,177	16,096
Grenville	4,343	142	189	840	201	290	224	223	312	336	228	340	1,018
Leeds	11,945	555	1,131	472	1,164	1,283	994	778	1,296	947	1,230	1,265	834
Lanark	7,516	348	258	337	660	662	718	745	874	825	624	759	766
Frontenac	30,064	892	1,213	2,365	1,991	2,778	5,138	3,097	2,776	2,651	3,137	1,948	2,078
Renfrew	11,032	491	622	642	988	1,052	1,162	860	772	997	1,102	855	1,489
EASTERN ONTARIO	235,541	15,081	12,618	13,725	17,211	18,951	27,862	21,271	21,549	13,773	22,366	17,521	25,319
Lennox & Addington	7,405	277	448	484	608	589	696	645	653	1,014	759	746	526
Hastings	25,309	2,408	1,347	1,010	1,908	3,345	2,001	2,374	1,998	2,167	2,654	2,293	1,844
Prince Edward	4,994	343	283	307	704	343	448	403	477	492	486	372	336
Northumberland	17,181	858	738	753	1,167	1,418	1,934	1,400	1,458	2,461	2,316	1,392	1,496
Peterborough	28,415	2,177	1,506	1,772	2,905	2,118	2,401	2,960	2,530	2,310	3,117	2,478	2,121
Victoria	15,651	752	1,366	673	1,139	1,272	2,136	1,833	1,481	1,001	1,414	1,261	1,373
Durham	18,350	1,060	738	1,620	1,463	1,099	2,763	1,368	1,201	2,448	1,126	1,585	1,371
Haliburton	7,165	226	491	332	606	887	762	791	504	377	1,445	359	387
LAKE ONTARIO	124,470	8,051	6,917	6,951	10,500	11,071	12,837	12,344	10,302	12,270	13,311	10,446	9,470
Ontario	72,322	6,033	4,487	6,894	5,441	6,009	5,909	5,633	4,667	6,795	6,046	7,166	7,441
York	858,944	62,975	55,619	66,853	66,258	74,483	90,063	78,045	65,819	73,539	71,002	67,771	86,517
P.E.I.	132,512	12,410	8,339	13,760	12,678	12,044	17,502	13,574	7,786	14,103	14,012	13,394	12,912
Halton	86,262	5,863	4,599	6,884	11,167	6,108	6,875	5,759	10,034	7,345	7,474	8,567	6,382
CENTRAL ONTARIO	1,170,246	87,281	73,044	94,396	94,544	98,644	120,349	103,011	88,306	101,782	98,534	96,898	113,457

Table 6(a) Continued

County or Regional Municipality (R.M.), and Economic Region	Total Value	January	February	March	April	May	June	July	August	September	October	November	December
Wentworth	108,840	7,094	9,112	5,748	9,056	8,682	15,589	9,232	9,141	9,318	9,197	9,061	7,610
Niagara (R.M.)	87,917	4,744	4,845	5,553	8,041	8,281	8,450	9,324	7,719	7,923	8,156	6,833	8,048
Haldimand	11,057	752	732	581	615	1,252	1,090	1,641	784	906	930	1,166	1,208
Brant	22,052	1,211	1,910	1,127	1,520	3,065	2,685	1,633	1,570	1,300	2,455	1,853	1,723
NIAGARA	229,866	13,801	16,599	13,009	19,232	21,280	27,814	21,230	19,214	19,447	20,738	18,913	18,589
Oxford	23,872	1,570	1,292	2,156	1,909	2,002	2,606	2,200	2,020	1,494	2,539	1,784	2,300
Norfolk	26,215	1,244	2,579	4,811	2,584	2,008	3,345	1,137	1,791	1,469	1,588	1,864	1,795
Elgin	19,832	1,118	1,111	1,151	2,787	2,399	2,117	1,706	1,788	1,721	1,018	1,275	1,841
Middlesex	82,585	6,135	8,086	9,954	8,410	5,830	7,608	5,464	5,612	6,047	6,801	5,043	7,595
LAKE ERIE	152,504	10,067	13,068	18,072	15,690	12,239	15,676	10,507	11,211	10,731	11,946	9,966	13,331
Kent	25,792	2,249	807	1,125	2,728	1,475	2,633	3,061	2,022	2,843	2,053	2,975	1,821
Essex	81,667	5,749	5,904	4,746	8,809	7,578	7,147	7,586	5,033	9,702	5,437	6,607	7,769
Lambton	34,809	1,902	2,895	2,095	2,718	2,628	3,118	3,883	4,399	3,042	2,913	2,733	2,483
LAKE ST. CLAIR	142,268	9,900	9,606	7,966	14,255	11,681	12,898	14,630	11,454	15,587	10,403	12,315	11,573
Wellington	56,602	3,863	1,944	2,313	3,396	8,002	3,963	4,507	6,988	4,232	5,989	4,734	6,651
Waterloo	96,727	5,572	7,954	4,546	6,695	4,929	10,963	6,348	5,181	7,786	11,998	12,543	12,210
Perth	16,546	1,093	1,757	1,543	1,846	1,096	1,360	1,203	1,640	666	1,580	1,470	1,299
Huron	13,764	737	723	1,002	1,182	1,154	2,089	1,464	1,339	1,086	988	833	1,167
MIDWESTERN ONTARIO	183,639	11,265	12,378	9,404	13,119	15,181	18,377	13,522	15,148	13,790	20,555	19,580	21,320

Table 6(a) Concluded

County or Regional Municipality (R.M.), and Economic Region	Total Value	January	February	March	April	May	June	July	August	September	October	November	December
Dufferin	12,266	724	1,722	914	713	1,189	985	885	777	1,628	1,033	773	923
Bruce	14,280	708	3,300	1,592	1,024	1,208	1,804	1,616	1,224	1,031	1,241	979	1,553
Grey	20,385	1,010	967	1,139	1,605	2,102	1,851	1,858	1,818	1,968	2,089	1,926	2,052
Simcoe	80,726	3,659	4,720	10,117	7,227	5,991	10,984	5,867	6,222	4,515	8,085	6,430	6,909
Muskoka	20,130	1,493	871	1,130	1,190	2,042	2,159	1,542	2,237	1,865	2,132	1,520	1,949
Parry Sound	9,914	714	564	451	765	771	944	784	768	1,067	1,053	1,159	874
GEORGIAN BAY	157,701	8,308	9,144	15,343	12,524	13,303	18,727	12,552	13,046	12,074	15,633	12,787	14,260
Nipissing	14,094	700	820	582	1,507	1,663	1,140	1,386	1,121	1,496	1,406	1,064	1,209
Manitoulin	1,558	117	48	166	130	99	218	288	36	106	105	128	117
Sudbury	47,783	2,646	2,287	2,511	3,404	3,606	5,094	5,503	3,870	4,414	4,153	5,576	4,719
Timiskaming	4,847	240	205	509	566	511	439	520	244	452	411	267	483
Cochrane	15,116	778	913	705	1,022	1,242	1,587	1,312	1,613	1,376	963	993	2,612
Algoma	19,775	611	755	607	1,118	1,288	4,596	2,088	1,465	1,217	1,922	2,768	1,340
NORTHEASTERN ONTARIO	103,173	5,092	5,028	5,080	7,747	8,409	13,074	11,097	8,349	9,061	8,960	10,796	10,480
Thunder Bay	21,674	1,007	2,142	1,407	1,560	1,546	1,896	1,974	1,420	1,930	2,116	2,871	1,805
Rainy River	2,586	290	155	171	248	195	283	407	169	324	96	181	67
Kenora	5,850	356	234	384	500	593	653	560	449	701	668	302	450
NORTHWESTERN ONTARIO	30,110	1,653	2,531	1,962	2,308	2,334	2,832	2,941	2,038	2,955	2,880	3,354	2,322
GRAND TOTAL	2,529,518	170,499	160,933	185,908	207,130	213,093	270,246	223,105	200,617	220,970	225,320	212,576	239,121

CONVENTIONAL MORTGAGES

Table 6(b) - Value of Mortgages (Under \$500,000), by Type of Lender, by Month, 1969 and 1970

(Values shown in thousand dollars)

Type of Lender	Total Value	January	February	March	April	May	June	July	August	September	October	November	December
1 9 6 9													
Personal Sector	1,444,886		294,191			397,110		145,919	123,265	116,788	138,986	111,878	116,749
Lending Institutions	754,845		153,488			207,799		99,646	73,799	54,620	62,732	47,212	55,549
Financial Corporations													
(excl. Lending Institutions)	187,220		38,069			51,539		12,030	26,742	16,434	23,301	9,663	8,942
Other Corporations	357,864		72,767			98,515		41,955	23,784	27,928	31,646	27,641	33,628
Benevolent Societies	6,466		1,315			1,780		214	92	952	38	1,864	211
Public Sector	109,516		22,269			30,148		7,496	8,497	18,797	7,710	5,829	8,770
Chartered Banks	126,578		25,738			34,845		13,334	15,218	10,413	13,981	4,914	8,135
Credit Unions, Co-operatives	41,881		8,516			11,529		4,447	4,363	3,936	2,771	3,402	2,917
All Lenders	3,029,256		616,353			833,265		325,041	275,760	250,368	281,165	212,403	234,901
1 9 7 0													
Personal Sector	1,186,430	86,413	79,723	94,194	101,599	101,814	127,501	109,088	81,710	108,430	102,935	98,961	94,062
Lending Institutions:													
(a) Insurance Companies	100,333	7,213	8,481	11,587	8,500	5,605	12,893	10,986	5,881	4,962	7,875	10,575	5,775
(b) Loan & Trust Companies	541,380	30,891	31,158	35,611	40,352	48,884	57,046	43,130	50,934	46,358	56,744	47,519	52,753
(c) Other	20,248	-	252	1,188	274	2,137	6,562	191	3,746	2,422	110	1,939	1,427
Financial Corporations													
(excl. Lending Institutions)	110,185	5,788	6,966	6,400	7,538	7,227	14,748	10,594	13,369	9,475	7,943	5,295	14,842
Other Corporations	278,616	22,666	15,770	19,441	26,689	26,601	26,258	25,145	19,159	22,439	25,162	19,890	29,396
Benevolent Societies	4,133	504	1,272	155	246	15	112	54	246	793	-	102	634
Public Sector	87,408	10,065	6,472	6,780	9,705	5,690	6,811	6,604	6,802	6,653	5,324	7,096	9,406
Chartered Banks	138,451	4,608	8,210	6,137	7,860	9,685	13,210	12,146	12,978	12,128	13,966	13,887	23,636
Credit Unions, Co-operatives	62,334	2,350	2,625	4,420	4,365	5,428	5,114	5,162	5,795	7,312	5,262	7,317	7,184
All Lenders	2,529,518	170,498	160,929	185,913	207,128	213,086	270,255	223,100	200,620	220,972	225,321	212,581	239,115

CONVENTIONAL MORTGAGES

Table 6(c) - Value of Mortgages (Under \$500,000), by Type of Borrower, by Month, 1969 and 1970

(Values shown in thousand dollars)

Type of Borrower	Total Mortgages	January	February	March	April	May	June	July	August	September	October	November	December
1 9 6 9													
Individual	1,906,348		388,024			524,144		189,963	175,781	170,779	171,167	139,090	147,400
Corporation	1,029,168		209,268			283,316		118,793	93,281	71,883	102,813	67,173	82,641
Partnership	75,644		15,381			20,824		14,064	6,539	7,236	5,487	3,023	3,090
Other	18,096		3,680			4,981		2,221	159	470	1,698	3,117	1,770
All Borrowers	3,029,256		616,353			833,265		325,041	275,760	250,368	281,165	212,403	234,901
1 9 7 0													
Individual	1,667,900	100,938	100,424	109,098	129,037	143,365	181,710	162,225	134,447	153,290	153,905	149,413	150,048
Corporation	787,078	65,784	54,825	72,904	69,425	62,653	81,449	57,666	58,279	62,270	62,306	59,012	80,505
Partnership	54,849	2,626	5,175	2,781	4,266	6,016	6,567	2,833	6,232	2,358	7,742	3,731	4,522
Other	19,691	1,150	505	1,130	4,400	1,052	529	376	1,662	3,054	1,368	425	4,040
All Borrowers	2,529,518	170,498	160,929	185,913	207,128	213,086	270,255	223,100	200,620	220,972	225,321	212,581	239,115

CONVENTIONAL MORTGAGES

Table 7 - Ranking of Counties by the Number and Value of
Mortgages Registered (Under \$500,000), 1970

County or Regional Municipality	NUMBER OF MORTGAGES			VALUE OF MORTGAGES		
	Rank	Number	Per Cent	Rank	Amount \$ '000	Per Cent
York	1	41,381	26.2	1	858,944	33.9
Wentworth	2	8,207	5.2	4	108,840	4.3
Ottawa -Carleton (R.M.)	3	7,740	4.9	3	143,378	5.7
Peel	4	7,297	4.6	2	152,515	6.0
Niagara (R.M.)	5	6,906	4.4	6	87,917	3.5
Simcoe	6	5,959	3.8	10	80,726	3.2
Middlesex	7	5,920	3.7	8	82,585	3.3
Essex	8	5,667	3.6	9	81,667	3.2
Waterloo	9	5,364	3.4	5	96,727	3.8
Ontario	10	5,110	3.2	11	72,525	2.9
Halton	11	4,711	3.0	7	86,262	3.4
Sudbury	12	3,859	2.4	13	47,783	1.9
Wellington	13	2,887	1.8	12	56,602	2.2
Peterborough	14	2,623	1.7	16	28,415	1.1
Lambton	15	2,562	1.6	14	34,809	1.4
Frontenac	16	2,261	1.4	15	30,064	1.2
Hastings	17	2,169	1.4	19	25,309	1.0
Grey	18	2,126	1.3	23	20,385	0.8
Kent	19	2,046	1.3	18	25,792	1.0
Brant	20	1,883	1.2	21	22,052	0.9
Muskoka	21	1,770	1.1	24	20,130	0.8
Northumberland	22	1,705	1.1	28	17,181	0.7
Oxford	23	1,688	1.1	20	23,872	0.9
Thunder Bay	24	1,685	1.1	22	21,674	0.9
Algoma	25	1,493	0.9	26	19,775	0.8
Elgin	26	1,458	0.9	25	19,832	0.8
Victoria	27	1,446	0.9	30	15,651	0.6

Table 7 Concluded

County or Regional Municipality	NUMBER OF MORTGAGES			VALUE OF MORTGAGES		
	Rank	Number	Per Cent	Rank	Amount \$ '000	Per Cent
Durham	28	1,381	0.9	27	18,350	0.7
Cochrane	29	1,340	0.8	31	15,116	0.6
Norfolk	30	1,223	0.8	17	26,215	1.0
Parry Sound	31	1,216	0.8	39	9,914	0.4
Bruce	32	1,194	0.8	32	14,280	0.6
Perth	33	1,118	0.7	29	16,546	0.6
Nipissing	34	1,110	0.7	33	14,094	0.6
Huron	35	1,066	0.7	34	13,764	0.5
Renfrew	36	1,065	0.7	38	11,032	0.4
Leeds	37	1,031	0.6	36	11,945	0.5
Haldimand	38	822	0.5	37	11,057	0.4
Dufferin	39	817	0.5	35	12,266	0.5
Stormont	40	766	0.5	40	7,888	0.3
Haliburton	41	764	0.5	43	7,165	0.3
Lennox & Addington	42	720	0.5	42	7,405	0.3
Lanark	43	665	0.4	41	7,516	0.3
Russell	44	653	0.4	45	6,256	0.3
Prescott	45	509	0.3	44	6,732	0.3
Prince Edward	46	467	0.3	47	4,994	0.2
Kenora	47	450	0.3	46	5,850	0.2
Timiskaming	48	431	0.3	48	4,847	0.2
Grenville	49	340	0.2	49	4,343	0.2
Glengarry	50	296	0.2	51	2,706	0.1
Dundas	51	262	0.2	50	3,681	0.1
Rainy River	52	162	0.1	52	2,586	0.1
Manitoulin	53	128	0.1	53	1,558	0.1
Total	-	157,919	100.0	-	2,529,518	100.0

NHA-APPROVED MORTGAGES

Table 8(a) - Number, Value, and Average Value of Mortgages, by County and Economic Region, for New Housing, 1969

County or Regional Municipality (R.M.), and Economic Region	Total Existing Housing			Approved Lenders			Low Income			Public			Other		
	Number	Value \$000	Average Value \$	Number	Value \$000	Average Value \$	Number	Value \$000	Average Value \$	Number	Value \$000	Average Value \$	Number	Value \$000	Average Value \$
Glengarry Prescott Russell Stormont Dundas Ottawa-Carleton (R.M.) Grenville Leeds Lanark Frontenac Renfrew	4	63	15,750	-	-	-	-	-	-	-	-	-	4	63	15,750
	12	584	48,667	5	78	15,600	-	-	-	2	406	203,000	5	100	20,000
	73	1,368	18,740	63	1,206	19,143	-	-	-	-	-	-	10	162	16,300
	115	3,878	33,722	97	2,723	28,072	1	848	848,000	-	-	-	17	307	18,059
	11	169	15,364	2	32	16,000	-	-	-	-	-	-	9	137	15,222
	1,586	67,832	42,769	1,113	26,704	23,993	3	11,321	3,773,667	9	22,682	2,520,222	461	7,125	15,456
	23	354	15,391	16	249	15,563	-	-	-	-	-	-	7	105	15,000
	88	1,344	15,273	43	665	15,465	-	-	-	-	-	-	45	679	15,089
	31	1,502	48,451	16	317	19,813	-	-	-	5	1,027	205,400	10	158	15,800
	118	9,218	78,119	84	3,062	36,452	2	476	238,000	6	5,259	876,500	26	421	16,192
	69	2,347	34,014	17	856	50,353	-	-	-	3	725	241,667	49	766	15,633
EASTERN ONTARIO	2,130	88,659	41,624	1,456	35,892	24,651	6	12,645	2,107,500	25	30,099	1,203,960	643	10,023	15,588
Lennox & Addington Hastings Prince Edward Northumberland Peterborough Victoria Durham Haliburton	57	1,270	22,281	39	716	18,359	-	-	-	1	291	291,000	17	263	15,471
	109	4,959	45,495	90	2,410	26,778	-	-	-	4	2,290	572,500	15	259	17,267
	7	629	89,857	-	-	-	-	-	-	2	550	275,000	5	79	15,800
	44	1,642	37,318	36	901	25,028	1	208	208,000	3	479	159,667	4	54	13,500
	120	5,449	45,408	108	2,273	21,046	-	-	-	4	3,020	755,000	8	156	19,500
	17	284	16,706	12	203	16,916	-	-	-	-	-	-	5	81	16,200
	30	507	16,900	18	319	17,722	-	-	-	-	-	-	12	188	15,667
	3	54	18,000	-	-	-	-	-	-	-	-	-	3	54	18,000
LAKE ONTARIO	387	14,794	38,227	303	6,822	22,515	1	208	208,000	14	6,630	473,571	69	1,134	16,435
Ontario York Peel Halton	395	13,791	34,914	373	10,661	28,582	-	-	-	1	2,824	2,824,000	21	306	14,571
	2,232	259,739	116,371	2,156	213,760	99,147	6	14,375	2,395,833	9	30,347	3,371,889	61	1,257	20,607
	201	6,497	32,323	186	4,211	22,640	-	-	-	2	2,024	1,012,000	13	262	20,154
	180	4,108	22,822	145	2,926	20,179	-	-	-	4	557	139,250	31	625	20,161
CENTRAL ONTARIO	3,008	284,135	94,460	2,860	231,558	80,964	6	14,375	2,395,833	16	35,752	2,234,500	126	2,450	19,444

Table 8(a) Continued

County or Regional Municipality (R.M.), and Economic Region	Total Existing Housing			Approved Lenders			Low Income			Public			Other		
	Number	Value \$000	Average Value	Number	Value \$000	Average Value	Number	Value \$000	Average Value	Number	Value \$000	Average Value	Number	Value \$000	Average Value
Wentworth	471	25,535	54,214	351	12,817	36,516	1	2,850	2,850,000	6	8,290	1,381,667	113	1,578	13,965
Lincoln	428	14,816	34,617	335	6,881	20,540	3	2,157	719,000	3	4,277	1,425,667	87	1,501	17,253
Welland	277	6,850	24,729	235	4,354	18,528	-	-	-	4	1,811	452,750	38	685	18,026
Haldimand	3	45	15,000	1	6	6,000	-	-	-	-	-	-	2	39	19,500
Brant	28	1,523	54,393	24	408	17,000	-	-	-	2	1,082	541,000	2	33	16,500
NIAGARA	1,207	48,769	40,405	946	24,466	25,863	4	5,007	1,251,750	15	15,460	1,030,666	242	3,836	15,851
Oxford	42	2,147	51,119	31	511	16,484	-	-	-	5	1,543	308,600	6	93	15,500
Norfolk	1	153	153,000	-	-	-	-	-	-	1	153	153,000	-	-	-
Elgin	55	1,693	30,782	48	1,029	21,438	-	-	-	2	617	308,500	5	47	9,400
Middlesex	514	18,269	35,543	437	8,300	18,993	1	465	465,000	7	8,348	1,192,571	69	1,156	16,754
LAKE ERIE	612	22,262	36,376	516	9,840	19,070	1	465	465,000	15	10,661	710,733	80	1,296	16,200
Kent	23	947	41,174	18	379	21,056	1	200	200,000	1	320	320,000	3	48	16,000
Essex	342	11,747	34,348	337	1,913	5,677	2	3,181	1,590,500	3	6,653	2,217,667	-	-	-
Lambton	29	2,565	88,448	17	360	21,176	-	-	-	4	2,065	516,250	8	140	17,500
LAKE ST. CLAIR	394	15,259	38,728	372	2,652	7,129	3	3,381	1,060,333	8	9,038	1,129,750	11	188	17,091
Wellington	176	7,879	44,767	158	3,095	19,589	1	2,991	2,991,000	4	1,559	389,750	13	234	18,000
Waterloo	807	29,136	36,104	669	12,748	19,055	2	7,702	3,851,000	14	6,729	480,643	122	1,937	16,041
Perth	11	486	44,182	4	39	9,750	-	-	-	1	347	347,000	6	100	16,667
Huron	16	271	16,938	13	225	17,308	-	-	-	-	-	-	3	46	15,333
MIDWESTERN ONTARIO	1,010	37,772	37,398	844	16,107	19,084	3	10,693	3,564,333	19	8,635	454,474	144	2,337	16,229

Table 8(a) Concluded

County or Regional Municipality (R.M.), and Economic Region	Total Existing Housing			Approved Lenders			Low Income			Public			Other		
	Number	Value \$000	Average Value \$	Number	Value \$000	Average Value \$	Number	Value \$000	Average Value \$	Number	Value \$000	Average Value \$	Number	Value \$000	Average Value \$
Dufferin	1	15	15,000	-	-	-	-	-	-	-	-	-	1	15	15,000
Bruce	42	781	18,595	32	602	18,813	-	-	-	-	-	-	10	179	17,900
Grey	19	526	27,684	10	166	16,600	-	-	-	-	-	-	7	120	17,143
Simcoe	125	3,919	31,352	120	2,865	23,875	-	-	-	2	240	170,000	1	2	2,000
Muskoka	26	783	30,115	21	378	18,000	-	-	-	4	1,052	263,000	3	41	13,667
Parry Sound	8	156	19,500	-	-	-	-	-	-	2	364	182,000	8	156	19,500
GEORGIAN BAY	221	6,180	27,964	183	4,011	21,918	-	-	-	-	1,656	207,000	30	513	17,100
Nipissing	113	3,136	27,752	87	2,666	30,643	-	-	-	-	-	-	26	470	18,077
Manitoulin	1	15	15,000	1	15	15,000	-	-	-	-	-	-	-	-	-
Sudbury	400	11,840	29,600	306	8,542	27,915	2	1,318	659,000	1	333	333,000	91	1,647	18,099
Timiskaming	8	125	15,625	5	89	17,800	-	-	-	-	-	-	3	36	12,000
Cochrane	44	2,077	47,205	12	208	17,333	-	-	-	5	1,427	285,400	27	442	16,370
Algoma	170	5,615	33,029	123	2,162	17,577	-	-	-	5	2,742	548,400	42	711	16,929
NORTHEASTERN ONTARIO	736	22,808	30,989	534	13,682	25,622	2	1,318	659,000	11	4,502	409,273	189	3,306	17,492
Thunder Bay	203	9,557	47,079	177	6,282	35,492	1	1,206	1,206,000	2	1,662	831,000	23	407	17,696
Rainy River	7	332	47,429	-	-	-	-	-	-	1	217	217,000	6	115	19,167
Kenora	23	795	34,565	9	318	35,333	-	-	-	3	285	95,000	11	192	17,455
NORTHWESTERN ONTARIO	233	10,684	45,854	186	6,600	35,484	1	1,206	1,206,000	6	2,164	360,667	40	714	17,850
GRAND TOTAL	9,938	551,322	55,476	8,200	351,630	42,882	27	49,298	1,825,852	137	124,597	909,467	1,574	25,797	16,389

NHA-APPROVED MORTGAGES

Table 8(b) - Number, Value, and Average Value of Mortgages, by County and Economic Region, for Existing Housing, 1969

County or Regional Municipality (R.M.), and Economic Region	Total New Housing			Approved Lenders			Low Income			Public			Other		
	Number	Value \$000	Average Value \$	Number	Value \$000	Average Value \$	Number	Value \$000	Average Value \$	Number	Value \$000	Average Value \$	Number	Value \$000	Average Value \$
Glengarry	-	160	12,308	-	-	-	-	-	-	-	-	-	-	160	12,308
Prescott	13	12	12,000	-	-	-	-	-	-	-	-	-	13	12	12,000
Russell	1	269	10,346	-	-	-	-	-	-	-	-	-	1	269	10,346
Stormont	26	19	9,500	-	-	-	-	-	-	-	-	-	26	19	9,500
Dundas	2	69	17,250	-	-	-	1	27	27,000	-	-	-	2	42	14,000
Ottawa-Carleton (R.M.)	4	95	11,875	-	-	-	-	-	-	-	-	-	3	95	11,875
Grenville	8	92	11,500	-	14	14,000	-	-	-	-	-	-	8	78	11,143
Leeds	17	225	13,235	1	-	-	-	-	-	-	-	-	7	225	13,235
Lanark	14	607	43,357	-	-	-	4	462	115,000	-	-	-	10	145	14,500
Frontenac	27	335	12,407	-	-	-	-	-	-	-	-	-	27	335	12,407
Renfrew															
EASTERN ONTARIO	120	1,883	15,692	1	14	14,000	5	489	97,800	-	-	-	114	1,380	12,105
Lennox & Addington	6	89	14,833	-	-	-	-	-	-	-	-	-	6	89	14,833
Hastings	8	76	9,500	-	-	-	-	-	-	-	-	-	8	76	9,500
Prince Edward	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Northumberland	3	45	15,000	-	-	-	-	-	-	-	-	-	3	45	15,000
Peterborough	16	256	16,000	2	29	14,500	1	46	46,000	-	-	-	13	181	13,923
Victoria	3	36	12,000	1	10	10,000	-	-	-	-	-	-	2	26	13,000
Durham	2	33	16,500	-	-	-	-	-	-	-	-	-	2	33	16,500
Haliburton	3	28	9,333	-	-	-	-	-	-	-	-	-	3	28	9,333
LAKE ONTARIO	41	563	13,732	3	39	13,000	1	46	46,000	-	-	-	37	478	12,919
Ontario	8	136	17,000	1	15	15,000	-	-	-	-	-	-	7	121	17,286
York	131	9,367	71,504	117	2,121	18,128	1	77	77,000	-	6,978	6,978,000	12	191	15,917
Peel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Halton	2	23	11,500	-	-	-	-	-	-	-	-	-	2	23	11,500
CENTRAL ONTARIO	141	9,526	67,560	118	2,136	18,102	1	77	77,000	1	6,978	6,978,000	21	335	15,952

Table 8(b) Continued

County or Regional Municipality (N.M.), and Economic Region	Total New Housing			Approved Lenders			Low Income			Public			Other		
	Number	Value \$000	Average Value \$	Number	Value \$000	Average Value \$	Number	Value \$000	Average Value	Number	Value \$000	Average Value	Number	Value \$000	Average Value
Wentworth	13	205	15,769	3	38	12,667	1	53	53,000	-	-	-	9	114	12,667
Lincoln	117	1,502	12,838	26	400	15,385	-	-	-	-	-	-	91	1,102	12,110
Welland	111	1,352	12,180	24	344	14,333	-	-	-	-	-	-	87	1,008	11,586
Haldimand	2	23	11,500	-	-	-	-	-	-	-	-	-	2	23	11,500
Brant	3	44	14,667	-	-	-	-	-	-	-	-	-	3	44	14,667
NIAGARA	246	3,126	12,707	53	782	14,755	1	53	53,000	-	-	-	192	2,291	11,932
Oxford	32	369	11,531	-	-	-	-	-	-	-	-	-	32	369	11,531
Norfolk	9	128	14,222	-	-	-	-	-	-	-	-	-	9	128	14,222
Elgin	7	78	11,143	-	-	-	-	-	-	-	-	-	7	78	11,143
Middlesex	25	328	13,120	-	-	-	-	-	-	-	-	-	25	328	13,120
LAKE ERIE	73	903	12,370	-	-	-	-	-	-	-	-	-	73	903	12,370
Kent	8	108	13,500	6	90	15,000	-	-	-	-	-	-	2	18	9,000
Essex	52	823	15,827	26	433	16,654	3	109	36,333	-	-	-	23	281	12,217
Lambton	88	1,131	12,852	40	582	14,500	-	-	-	-	-	-	48	549	11,438
LAKE ST. CLAIR	148	2,062	13,932	72	1,105	15,347	3	109	36,333	-	-	-	73	848	11,616
Wellington	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Waterloo	17	264	15,529	1	17	17,000	-	-	-	-	-	-	16	247	15,438
Perth	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Huron	2	26	13,000	-	-	-	-	-	-	-	-	-	2	26	13,000
MIDWESTERN ONTARIO	19	290	15,263	1	17	17,000	-	-	-	-	-	-	18	273	15,167

Table 8(b) Concluded

County or Regional Municipality (R.M.), and Economic Region	Total New Housing			Approved Lenders			Low Income			Public			Other		
	Number	Value \$000	Average Value \$	Number	Value \$000	Average Value \$	Number	Value \$000	Average Value \$	Number	Value \$000	Average Value \$	Number	Value \$000	Average Value \$
Dufferin	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bruce	3	38	12,667	-	-	-	-	-	-	-	-	-	3	38	12,667
Grey	9	125	13,889	-	-	-	-	-	-	-	-	-	9	125	13,889
Simcoe	15	262	17,467	13	235	18,077	-	-	-	-	-	-	2	27	13,500
Muskoka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Parry Sound	2	20	10,000	-	-	-	-	-	-	-	-	-	2	20	10,000
GEORGIAN BAY	29	445	15,345	13	235	18,077	-	-	-	-	-	-	16	210	13,125
Nipissing	18	206	11,444	3	43	14,333	-	-	-	-	-	-	15	163	10,867
Manitoulin	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sudbury	41	488	11,902	-	-	-	-	-	-	-	-	-	41	488	11,902
Timiskaming	5	56	11,200	2	26	13,000	-	-	-	-	-	-	3	30	10,000
Cochrane	12	149	12,417	1	17	17,000	-	-	-	-	-	-	11	132	12,000
Algoma	33	244	7,394	-	-	-	-	-	-	-	-	-	33	244	7,394
NORTHEASTERN ONTARIO	109	1,143	10,486	6	86	14,333	-	-	-	-	-	-	103	1,057	10,262
Thunder Bay	144	1,492	10,361	9	137	15,222	-	-	-	-	-	-	135	1,355	10,037
Rainy River	17	181	10,647	1	10	10,000	-	-	-	-	-	-	16	171	10,688
Kenora	16	187	11,688	6	83	13,833	-	-	-	-	-	-	10	104	10,400
NORTHWESTERN ONTARIO	177	1,860	10,508	16	230	14,375	-	-	-	-	-	-	161	1,630	10,124
GRAND TOTAL	1,103	21,801	19,765	283	4,644	16,410	11	774	70,364	1	6,978	6,978,000	808	9,405	11,640

NHA-APPROVED MORTGAGES

Table 8(c) - Number, Value, and Average Value of Mortgages, by County and Economic Region, for New and Existing Housing, 1969 and 1970

County or Regional Municipality (R.M.), and Economic Region	1 9 6 9			1 9 7 0		
	Total NHA Mortgages	Value \$000	Average Value \$	Total NHA Mortgages	Value \$000	Average Value \$
Glengarry	4	63	15,750	11	175	15,909
Prescott	25	744	29,760	33	804	24,364
Russell	74	1,380	18,649	223	4,424	19,839
Stormont	141	4,147	29,411	70	2,866	40,943
Dundas	13	188	14,462	5	78	15,600
Ottawa-Carleton (R.M.)	1,590	67,901	42,705	2,492	101,944	40,909
Grenville	31	449	14,484	61	1,533	25,131
Leeds	96	1,436	14,958	78	1,982	25,410
Lanark	48	1,727	35,979	32	586	18,313
Frontenac	132	9,825	74,432	120	10,363	86,358
Renfrew	96	2,682	27,938	83	1,396	16,819
EASTERN ONTARIO	2,250	90,542	40,241	3,208	126,151	39,324
Lennox & Addington	63	1,359	21,571	95	1,579	16,621
Hastings	117	5,035	43,034	171	4,776	27,930
Prince Edward	7	629	89,857	3	51	17,000
Northumberland	47	1,687	35,893	40	1,364	34,100
Peterborough	136	5,705	41,949	162	7,589	46,846
Victoria	20	320	16,000	32	1,789	55,906
Durham	32	540	16,875	51	1,250	24,510
Haliburton	6	82	13,667	6	73	12,167
LAKE ONTARIO	428	15,357	35,881	560	18,471	32,984
Ontario	403	13,927	34,558	461	15,784	34,238
York	2,363	269,106	113,883	8,695	383,456	44,101
Peel	201	6,497	32,323	697	23,171	33,244
Halton	182	4,131	22,698	200	4,731	23,655
CENTRAL ONTARIO	3,149	293,661	93,255	10,053	427,142	42,489

Table 8(c) Continued

County or Regional Municipality (R.M.), and Economic Region	1 9 6 9				1 9 7 0			
	Total NHA Mortgages	Value \$000	Average Value	Total NHA Mortgages	Value \$000	Average Value		
Wentworth Lincoln Welland Haldimand Brant	484 545 388 5 31	25,740 16,318 8,202 68 1,567	53,182 29,941 21,139 13,600 50,548	1,409 1,202 6 108	45,779 25,863 75 3,556	32,490 21,517 12,500 32,926		
NIAGARA	1,453	51,895	35,716	2,825	75,273	26,645		
Oxford Norfolk Elgin Middlesex	74 10 62 539	2,516 281 1,771 18,597	34,000 28,100 28,565 34,503	110 23 108 717	1,867 389 2,336 20,780	16,973 16,913 21,629 28,981		
LAKE ERIE	685	23,165	33,818	958	25,372	26,484		
Kent Essex Lambton	31 394 117	1,055 12,570 3,696	34,032 31,904 31,590	109 1,260 268	2,170 35,754 5,365	19,908 28,376 20,019		
LAKE ST. CLAIR	542	17,321	31,958	1,637	43,289	26,444		
Wellington Waterloo Perth Huron	176 824 11 18	7,879 29,400 486 297	44,767 35,680 44,182 16,500	259 862 50 22	9,113 29,380 1,708 824	35,185 34,084 34,160 37,455		
MIDWESTERN ONTARIO	1,029	38,062	36,989	1,193	41,025	34,388		

Table 8(c) Concluded

County or Regional Municipality (R.M.), and Economic Region	1 9 6 9			1 9 7 0		
	Total NHA Mortgages	Value \$000	Average Value \$	Total NHA Mortgages	Value \$000	Average Value \$
Dufferin	1	15	15,000	69	1,431	20,739
Bruce	45	819	18,200	23	851	37,000
Grey	28	651	23,250	31	1,051	33,903
Simcoe	140	4,181	29,864	352	7,368	20,932
Muskoka	26	783	30,115	28	864	30,857
Parry Sound	10	176	17,600	12	272	22,667
GEORGIAN BAY	250	6,625	26,500	515	11,837	22,984
Nipissing	131	3,342	25,511	271	7,376	27,218
Manitoulin	1	15	15,000	3	177	59,000
Sudbury	441	12,328	27,955	561	24,893	44,373
Timiskaming	13	181	13,923	27	536	19,852
Cochrane	56	2,226	39,750	119	2,309	19,403
Algoma	203	5,859	28,862	175	3,160	18,057
NORTHEASTERN ONTARIO	845	23,951	28,344	1,156	38,451	33,262
Thunder Bay	347	11,049	31,842	486	10,303	21,200
Rainy River	24	513	21,375	72	1,445	20,069
Kenora	39	982	25,179	70	1,692	24,171
NORTHWESTERN ONTARIO	410	12,544	30,595	628	13,440	21,401
GRAND TOTAL	11,041	573,123	51,909	22,733	820,451	36,091

1. Effective in 1970 the counties of Lincoln and Welland were grouped to form the Regional Municipality of Niagara.

Table 8(d) - Number, Value, and Average Value of Mortgages, by County and Economic Region, for New Housing, 1970

County or Regional Municipality (R.M.), and Economic Region	Total New Housing			Approved Lenders			Low Income			Public			Other		
	Number	Value \$000	Average Value \$	Number	Value \$000	Average Value \$	Number	Value \$000	Average Value \$	Number	Value \$000	Average Value \$	Number	Value \$000	Average Value \$
Glangarry Prescott Russell Stormont Dundas Ottawa-Carleton (R.M.) Grenville Leeds Lanark Frontenac Renfrew	11	175	15,909	1	25	25,000	-	-	-	-	-	-	10	150	15,000
	28	751	26,821	23	756	32,870	-	-	-	(1)	(99)	(99,000)	6	94	15,666
	223	4,424	19,839	216	4,319	19,995	-	-	-	-	-	-	7	105	15,000
	63	2,776	44,063	50	863	17,260	-	-	-	2	1,746	873,000	11	167	15,182
	5	78	15,600	-	-	-	-	-	-	-	-	-	5	78	15,600
	2,482	101,710	40,979	1,952	63,831	32,700	4	11,054	2,763,500	11	19,822	1,802,000	515	7,003	13,598
	49	1,359	27,735	41	750	18,293	-	-	-	1	501	501,000	7	108	13,499
	66	1,805	27,348	50	819	16,380	-	-	-	2	774	387,000	14	212	15,143
	15	348	23,300	6	155	25,833	-	-	-	-	-	-	9	193	21,424
	113	10,263	90,823	95	2,187	23,021	4	7,932	1,983,000	-	-	-	14	144	10,286
	57	1,053	18,474	28	505	18,036	-	-	-	1	105	105,000	28	443	15,821
	3,112	124,742	40,084	2,462	74,210	30,142	8	18,986	2,373,250	16	22,849	1,428,063	676	8,697	13,893
Lennox and Addington Hastings Prince Edward Northumberland Peterborough Victoria Durham Haliburton	84	1,419	16,893	4	72	18,000	-	-	-	-	-	-	80	1,347	16,838
	151	4,494	29,762	143	2,680	18,741	1	892	892,000	2	863	431,500	5	59	11,800
	2	41	20,500	1	25	25,000	-	-	-	-	-	-	1	16	16,000
	33	1,258	28,121	31	646	20,839	1	570	570,000	-	26	-	1	16	16,000
	156	7,506	48,115	143	4,895	34,230	2	2,457	1,228,500	-	-	-	11	154	13,000
	18	1,588	88,222	15	1,546	103,067	-	-	-	-	(5)	-	3	47	15,667
	48	1,199	24,979	45	981	21,800	-	-	-	1	183	183,000	2	35	17,500
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	492	17,505	35,579	382	10,845	28,390	4	3,919	979,750	3	1,067	354,667	103	1,674	16,352
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Ontario York Peel Halton	372	14,314	38,478	367	11,101	30,248	1	3,134	3,134,000	-	8	-	4	71	17,750
	8,233	376,060	45,677	6,943	202,009	29,095	25	80,617	3,224,680	21	68,798	3,276,095	1,244	24,636	19,864
	695	23,135	33,288	686	22,801	33,238	1	140	140,000	-	-	-	8	194	24,200
	197	4,685	23,782	196	4,658	23,765	-	-	-	-	-	-	1	27	27,000
CENTRAL ONTARIO	9,497	418,194	44,034	8,192	240,569	29,366	27	83,891	3,107,074	21	68,806	3,276,476	1,257	24,928	19,831

Table 8(d) Continued

County or Regional Municipality (R.M.), and Economic Region	Total New Housing			Approved Lenders			Low Income			Public			Other		
	Number	Value \$000	Average Value \$	Number	Value \$000	Average Value \$	Number	Value \$000	Average Value \$	Number	Value \$000	Average Value \$	Number	Value \$000	Average Value \$
Kentworth Niagara Haldimand Brant	1,291	43,793	33,922	824	23,443	28,450	3	8,835	1,767,000	2	3,766	1,883,000	460	7,749	16,846
	953	20,828	21,855	729	16,097	22,767	3	839	279,667	-	99	-	221	3,293	14,900
	1	14	14,000	1	19	19,000	-	-	-	-	-	-	-	(5)	-
	74	3,041	41,094	20	377	18,850	-	-	-	2	1,815	907,500	52	849	16,327
NIAGARA	2,319	67,676	29,183	1,574	40,436	25,690	8	9,674	1,009,250	4	5,680	1,420,000	733	11,886	16,216
Oxford Norfolk Elgin Middlesex	43	874	20,376	26	539	20,731	-	-	-	1	89	89,000	16	46	15,375
	6	122	20,333	6	117	19,500	-	-	-	-	5	-	-	-	-
	48	1,534	31,958	45	796	17,689	1	297	297,000	2	443	221,500	-	(2)	-
	640	19,731	30,830	415	12,597	30,354	2	743	371,500	1	1,089	1,069,000	22	3,302	13,853
LAKE ERIE	737	22,261	30,205	492	14,049	28,555	3	1,040	346,667	4	1,626	406,500	238	5,546	23,303
Kent Essex Lambton	76	1,706	22,447	49	961	19,612	-	-	-	2	301	150,500	25	444	17,760
	1,010	31,839	31,524	350	10,583	30,237	7	10,450	1,492,857	3	882	294,000	650	9,924	15,268
	41	2,028	49,463	33	742	22,485	1	409	409,000	2	758	379,000	5	119	23,800
	1,127	35,573	31,564	432	12,286	28,439	8	10,859	1,357,375	7	1,941	277,286	680	10,487	15,422
LAKE ST. CLAIR	1,127	35,573	31,564	432	12,286	28,439	8	10,859	1,357,375	7	1,941	277,286	680	10,487	15,422
Wellington Waterloo Perth Huron	215	8,390	39,023	131	2,810	21,450	1	1,803	1,803,000	3	2,469	823,000	80	1,308	16,350
	768	27,913	36,345	727	19,659	27,041	4	2,679	669,750	10	5,105	510,500	27	470	17,407
	21	1,278	60,857	17	310	18,235	1	581	581,000	2	370	185,000	1	17	17,000
	18	773	42,944	11	206	18,727	-	-	-	3	504	168,000	4	63	15,750
MIDWESTERN ONTARIO	1,022	38,354	37,528	886	22,985	25,942	6	5,063	843,833	18	8,448	469,333	112	1,858	16,589

Table 8(d) Concluded

County or Regional Municipality (R.M.), and Economic Region	Total New Housing			Approved Lenders			Low Income			Public			Other		
	Number	Value \$000	Average Value	Number	Value \$000	Average Value	Number	Value \$000	Average Value	Number	Value \$000	Average Value	Number	Value \$000	Average Value
Dufferin	69	1,431	20,739	69	1,409	20,420	-	-	-	-	22	246,000	-	-	-
Bruce	21	824	39,238	18	307	17,056	-	-	-	2	492	527,000	1	25	25,000
Grey	15	804	53,600	14	280	20,000	-	-	-	1	527	246,000	(3)	-	-
Simcoe	326	6,930	21,258	238	5,154	21,655	-	-	-	1	246	134,667	87	1,530	17,586
Muskoka	26	834	32,077	21	390	18,571	-	-	-	3	404	-	2	40	20,000
Parry Sound	1	122	122,000	1	122	122,000	-	-	-	-	-	-	-	-	-
GEORGIAN BAY	458	10,945	23,897	361	7,662	21,224	-	-	-	7	1,691	241,571	90	1,592	17,689
Nipissing	215	6,557	30,498	121	2,424	20,033	1	1,200	1,200,000	3	1,429	476,333	90	1,504	16,711
Manitoulin	2	159	79,500	-	-	-	1	152	152,000	-	-	-	1	7	7,000
Sudbury	512	24,121	47,111	500	12,419	24,838	1	3,389	3,389,000	6	8,224	1,370,667	5	89	17,800
Timiskaming	15	373	24,867	2	41	20,500	-	-	-	1	137	137,000	12	195	16,250
Cochrane	95	1,946	20,484	67	1,264	18,866	-	-	-	1	173	173,000	27	509	18,852
Algoma	147	2,780	18,912	112	2,153	19,223	-	-	-	-	42	-	35	585	16,714
NORTHEASTERN ONTARIO	986	35,936	36,446	802	18,301	22,819	3	4,741	1,580,333	11	10,005	909,545	170	2,889	16,994
Thunder Bay	367	8,882	24,202	173	3,379	19,532	2	2,563	1,281,500	-	33	263,000	192	2,907	15,141
Rainy River	23	877	38,130	15	497	33,133	-	-	-	1	263	-	7	117	16,714
Kenora	30	1,193	39,767	13	242	18,615	2	669	334,500	-	24	-	15	258	17,200
NORTHWESTERN ONTARIO	420	10,952	26,076	201	4,118	20,488	4	3,232	808,000	1	320	320,000	214	3,282	15,336
GRAND TOTAL	20,170	782,138	38,777	15,784	445,461	28,222	71	141,405	1,991,620	92	122,433	1,330,793	4,223	72,839	17,248

NHA-APPROVED MORTGAGES

Table 8(e) - Number, Value, and Average Value of Mortgages, by County and Economic Region, for Existing Housing, 1970

County or Regional Municipality (R.M.), and Economic Region	Total Existing Housing			Approved Lenders			Low Income			Public			Other		
	Number	Value \$000	Average Value \$	Number	Value \$000	Average Value \$	Number	Value \$000	Average Value \$	Number	Value \$000	Average Value \$	Number	Value \$000	Average Value \$
Glengarry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Prescott	5	53	10,600	-	-	-	-	-	-	-	-	-	5	53	10,600
Russell	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Stormont	7	90	12,857	2	34	17,000	-	-	-	-	-	-	5	56	11,200
Dundas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Ottawa-Carleton (R.M.)	10	234	23,400	6	96	16,000	2	118	59,000	-	-	-	2	20	10,000
Grenville	12	174	14,500	5	80	16,000	-	-	-	-	-	-	7	94	13,428
Leeds	12	177	14,750	4	67	16,750	-	-	-	-	-	-	8	110	13,750
Lanark	17	238	14,000	2	29	14,500	-	-	-	-	-	-	15	209	13,933
Frontenac	7	100	14,286	3	46	15,333	-	-	-	-	-	-	4	54	13,500
Renfrew	26	343	13,192	1	11	11,000	-	-	-	-	-	-	25	332	13,280
EASTERN ONTARIO	96	1,409	14,677	23	363	15,783	2	118	59,000	-	-	-	71	928	13,070
Lennox & Addington	11	160	14,545	-	-	-	-	-	-	-	-	-	11	160	14,545
Hastings	20	282	14,100	13	204	15,692	-	-	-	-	-	-	7	78	11,143
Prince Edward	1	10	10,000	-	-	-	-	-	-	-	-	-	1	10	10,000
Northumberland	7	106	15,143	5	83	16,600	-	-	-	-	-	-	2	23	11,500
Peterborough	6	83	13,833	2	34	17,500	-	(1)	-	-	-	-	4	50	12,500
Victoria	14	201	14,357	14	201	14,357	-	-	-	-	-	-	-	-	-
Durham	3	51	17,000	3	51	17,000	-	-	-	-	-	-	-	-	-
Haliburton	6	73	12,167	1	18	18,000	-	-	-	-	-	-	5	55	11,000
LAKE ONTARIO	68	966	14,206	38	591	15,553	-	(1)	-	-	-	-	30	376	12,533
Ontario	89	1,470	16,517	84	1,387	16,512	-	-	-	-	-	-	5	83	16,600
York	462	7,396	16,009	355	5,882	16,569	-	(2)	-	-	(81)	-	107	1,597	14,925
Peel	2	36	18,000	2	36	18,000	-	-	-	-	-	-	-	-	-
Halton	3	46	15,333	3	46	15,333	-	-	-	-	-	-	-	-	-
CENTRAL ONTARIO	556	8,948	16,094	444	7,351	16,556	-	(2)	-	-	(81)	-	112	1,680	15,000

Table 8(e) Continued

County or Regional Municipality (R.M.), and Economic Region	Total Existing Housing			Approved Lenders			Low Income			Public			Other		
	Number	Value \$000	Average Value	Number	Value \$000	Average Value	Number	Value \$000	Average Value	Number	Value \$000	Average Value	Number	Value \$000	Average Value \$
Wentworth Niagara (R.M.) Haldimand Brant	118	1,986	16,830	117	1,971	16,846	-	-	-	-	-	-	1	15	15,000
	349	5,035	14,427	303	4,436	14,640	-	-	-	-	-	-	46	599	13,022
	5	61	12,200	2	29	14,500	-	-	-	-	-	-	3	32	10,667
	34	515	15,147	34	515	15,147	-	-	-	-	-	-	-	-	-
NIAGARA	506	7,597	15,014	456	6,951	15,243	-	-	-	-	-	-	50	646	12,920
Oxford Norfolk Elgin Middlesex	67	993	14,821	62	938	15,129	-	-	-	-	-	-	5	55	11,000
	17	267	15,706	17	267	15,706	-	-	-	-	-	-	-	-	-
	60	802	13,367	58	780	13,448	-	-	-	-	-	-	2	22	11,000
	77	1,049	13,623	64	897	14,015	-	-	-	-	-	-	13	152	11,692
LAKE ERIE	221	3,111	14,076	201	2,882	14,338	-	-	-	-	-	-	20	229	11,450
Kent Essex Lambton	33	464	14,061	33	464	14,061	-	-	-	-	-	-	-	-	-
	250	3,915	15,660	249	3,903	15,675	-	-	-	-	-	-	1	12	12,000
	227	3,337	14,700	217	3,220	14,839	-	-	-	-	-	-	10	117	11,700
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
LAKE ST. CLAIR	510	7,716	15,129	499	7,587	15,204	-	-	-	-	-	-	11	129	11,727
Wellington Waterloo Perth Huron	44	723	16,432	38	637	16,763	-	-	-	-	-	-	6	86	14,333
	94	1,467	15,606	92	1,445	15,707	-	-	-	-	-	-	2	22	11,000
	29	430	14,828	27	399	14,778	-	-	-	-	-	-	2	31	15,500
	4	51	12,750	-	-	-	-	-	-	-	-	-	4	51	12,750
MIDWESTERN ONTARIO	171	2,671	15,620	157	2,481	15,803	-	-	-	-	-	-	14	190	13,571

Table 8(e) Concluded

County or Regional Municipality (R.M.), and Economic Region	Total Existing Housing			Approved Lenders			Low Income			Public			Other		
	Number	Value \$000	Average Value	Number	Value \$000	Average Value	Number	Value \$000	Average Value	Number	Value \$000	Average Value	Number	Value \$000	Average Value
Dufferin	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bruce	2	27	13,500	1	17	17,000	-	-	-	-	-	-	1	10	10,000
Grey	16	247	15,438	1	10	10,000	-	-	-	-	-	-	15	237	15,800
Simcoe	26	438	16,846	15	272	18,133	-	-	-	-	-	-	11	166	15,091
Muskoka	2	30	15,000	1	18	18,000	-	-	-	-	-	-	1	12	12,000
Parry Sound	11	150	13,636	5	70	14,000	-	-	-	-	-	-	6	80	13,333
GEORGIAN BAY	57	892	15,649	23	387	16,826	-	-	-	-	-	-	34	505	14,853
Nipissing	56	819	14,625	38	583	15,342	-	-	-	-	-	-	18	236	13,111
Manitoulin	1	18	18,000	-	-	-	-	-	-	-	-	-	1	18	18,000
Sudbury	49	772	15,755	26	429	16,500	-	-	-	-	-	-	23	343	14,913
Timiskaming	12	163	13,583	7	88	12,571	-	-	-	-	-	-	5	75	15,000
Cochrane	24	363	15,125	19	291	15,316	-	-	-	-	-	-	5	72	14,400
Algoma	28	380	13,571	17	261	15,353	-	-	-	-	-	-	11	119	10,818
NORTHEASTERN ONTARIO	170	2,515	14,794	107	1,652	15,439	-	-	-	-	-	-	63	863	13,698
Thunder Bay	119	1,421	11,491	83	1,038	12,506	-	-	-	-	-	-	36	383	10,639
Rainy River	49	568	11,592	23	322	14,000	-	-	-	-	-	-	26	246	9,462
Kenora	40	499	12,475	19	251	13,211	-	-	-	-	-	-	21	248	11,810
NORTHWESTERN ONTARIO	208	2,488	11,962	125	1,611	12,888	-	-	-	-	-	-	83	877	10,566
GRAND TOTAL	2,563	38,313	14,949	2,073	31,856	15,367	2	115	57,500	-	(81)	-	488	6,423	13,162

OTHER RELATED DATA

Table 9 - Average Mortgage Interest Rates, Canada, 1968-1970¹

Year and Month	Prime Conventional Mortgage Loans	NHA Interest Rate on Approved Lender	
		Home-Ownership Loans	Rental Loans
<u>1968</u> - January	8.83	8.16	8.32
February	8.84	8.36	8.54
March	8.96	8.49	8.42
April	9.20	8.67	8.56
May	9.23	8.85	8.78
June	9.18	8.94	8.86
July	9.14	8.79	8.78
August	9.12	8.81	8.76
September	9.08	8.75	8.82
October	9.01	8.54	8.12
November	9.09	8.59	8.74
December	9.10	8.69	8.74
<u>1969</u> - January	9.45	8.84	9.05
February	9.45	9.01	9.19
March	9.48	9.07	9.10
April	9.52	9.06	8.92
May	9.50	9.12	9.27
June	9.69	9.18	9.24
July	9.90	9.39	9.31
August	9.99	9.59	9.60
September	10.11	9.78	9.77
October	10.21	9.87	9.59
November	10.30	9.92	9.70
December	10.50	9.97	9.82
<u>1970</u> - January	10.58	10.06	9.96
February	10.54	10.27	9.91
March	10.58	10.21	10.15
April	10.60	10.29	10.21
May	10.58	10.28	10.15
June	10.53	10.24	10.15
July	10.38	10.03	10.32
August	10.40	9.94	10.34
September	10.36	9.97	10.37
October	10.35	9.86	10.27
November	10.28	9.83	10.16
December	10.16	9.79	10.39

1. Central Mortgage and Housing Corporation, Ottawa, "Canadian Housing Statistics, 1970", page 64.

OTHER RELATED DATA

Table 10 - Rate Per 100 Persons of the Number and Value of
Conventional Mortgages (Under \$500,000), by
County and Economic Region, 1969 and 1970

County or Regional Municipality (R.M.), and Economic Region	Population Estimate 1969	Rate per 100 Persons			
		Number of Mortgages		Value of Mortgages	
		1969	1970	1969	1970
Glengarry	18,221	1.9	1.6	18.6	14.9
Prescott	26,799	1.9	1.9	20.1	25.1
Russell	23,051	2.7	2.8	30.3	27.1
Stormont	60,947	1.6	1.3	19.1	12.9
Dundas	17,360	1.6	1.5	26.8	21.2
Carleton	443,031	1.9	1.7	36.6	32.4
Grenville	23,451	1.6	1.4	11.7	18.5
Leeds	49,637	2.0	2.0	22.8	24.1
Lanark	42,527	1.8	1.6	20.0	17.7
Frontenac	101,812	2.5	2.2	31.9	29.5
Renfrew	91,221	1.2	1.2	12.6	12.1
EASTERN ONTARIO	898,057	1.9	1.7	29.0	26.2
Lennox & Addington	26,448	2.7	2.7	27.8	28.0
Hastings	96,386	2.4	2.3	21.1	26.3
Prince Edward	21,225	2.5	2.2	19.7	23.5
Northumberland	45,734	3.1	3.7	40.2	37.6
Peterborough	85,017	3.3	3.0	37.8	33.4
Victoria	32,493	5.7	4.5	49.4	48.2
Durham	45,939	4.5	3.0	49.7	39.9
Haliburton	8,564	9.1	8.9	76.7	83.7
LAKE ONTARIO	361,806	3.4	3.1	35.3	34.4
Ontario	188,260	3.6	2.7	61.2	38.5
York	2,140,717	2.4	1.9	50.9	40.1
Peel	231,011	3.8	3.2	78.4	66.0
Halton	164,857	3.2	2.9	68.4	52.3
CENTRAL ONTARIO	2,724,845	2.6	2.1	55.0	42.7

Table 10 Continued

County or Regional Municipality (R.M.), and Economic Region	Population Estimate 1969	Rate per 100 Persons			
		Number of Mortgages		Value of Mortgages	
		1969	1970	1969	1970
Wentworth	413,121	2.4	2.0	33.1	26.3
Niagara (R.M.)	345,437	2.2	2.0	31.8	25.5
Haldimand	31,670	3.0	2.6	44.1	34.9
Brant	95,800	2.4	2.0	33.9	23.0
NIAGARA	886,028	2.3	2.0	33.1	25.9
Oxford	78,849	2.2	2.1	33.9	30.3
Norfolk	52,731	2.3	2.3	41.1	49.7
Elgin	64,367	2.5	2.3	28.7	30.8
Middlesex	274,370	2.5	2.2	36.1	30.1
LAKE ERIE	470,317	2.4	2.2	35.3	32.4
Kent	99,880	2.5	2.0	31.8	25.8
Essex	304,577	2.1	1.9	28.6	26.8
Lambton	116,674	2.7	2.2	32.9	29.8
LAKE ST. CLAIR	521,131	2.3	2.0	30.2	27.3
Wellington	103,970	3.2	2.8	52.5	54.4
Waterloo	242,942	2.7	2.2	45.6	39.8
Perth	61,984	2.2	1.8	29.6	26.7
Huron	56,711	2.2	1.9	29.5	24.3
MIDWESTERN ONTARIO	465,607	2.7	2.2	43.0	39.4

Table 10 Concluded

County or Regional Municipality (R.M.), and Economic Region	Population Estimate 1969	Rate per 100 Persons			
		Number of Mortgages		Value of Mortgages	
		1969	1970	1969	1970
Dufferin	19,235	5.6	4.2	78.9	63.8
Bruce	44,125	2.8	2.7	40.8	32.4
Grey	64,988	3.4	3.3	40.9	31.4
Simcoe	164,857	4.4	3.6	49.2	49.0
Muskoka	29,711	5.3	6.0	68.9	67.8
Parry Sound	28,312	4.2	4.3	44.7	35.0
GEORGIAN BAY	351,278	4.2	3.7	49.5	44.9
Nipissing	77,511	1.4	1.4	18.3	18.2
Manitoulin	10,921	1.3	1.2	12.0	14.3
Sudbury	191,748	1.8	2.0	28.8	24.9
Timiskaming	47,445	1.0	0.9	11.1	10.2
Cochrane	96,850	1.5	1.4	26.3	15.6
Algoma	121,088	1.5	1.2	15.9	16.3
NORTHEASTERN ONTARIO	545,563	1.5	1.5	22.1	18.9
Thunder Bay	146,121	1.4	1.2	14.0	14.8
Rainy River	25,011	0.6	0.6	7.3	10.3
Kenora	56,236	2.6	0.8	13.6	10.4
NORTHWESTERN ONTARIO	227,368	1.2	1.0	13.2	13.2
GRAND TOTAL	7,452,000	2.5	2.1	40.7	33.9

1. Dominion Bureau of Statistics, Ottawa, Ontario, "Population Estimates for Counties and Census Divisions" (Catalog No. 92-206). Corresponding Population Estimates for 1970 are not available.

C H A R T S

	<u>Page</u>
1. Number and Value of Mortgages Registered by month of Registration, 1969 and 1970	65
2. Number of Mortgages Registered by Economic Region, by month, 1969 and 1970	66
3. Percentage Distribution of the Number and Value of Mortgages Registered, by County, 1970	67
4. Average Value of Mortgages by Type of Lender, 1970	68
5. Average Value of Mortgages, by Type of Borrower, 1970	68
6. Building Permits Issued, Ontario, 1965-1970	69

CHART I

NUMBER AND VALUE OF MORTGAGES REGISTERED
BY MONTH OF REGISTRATION, 1969 AND 1970

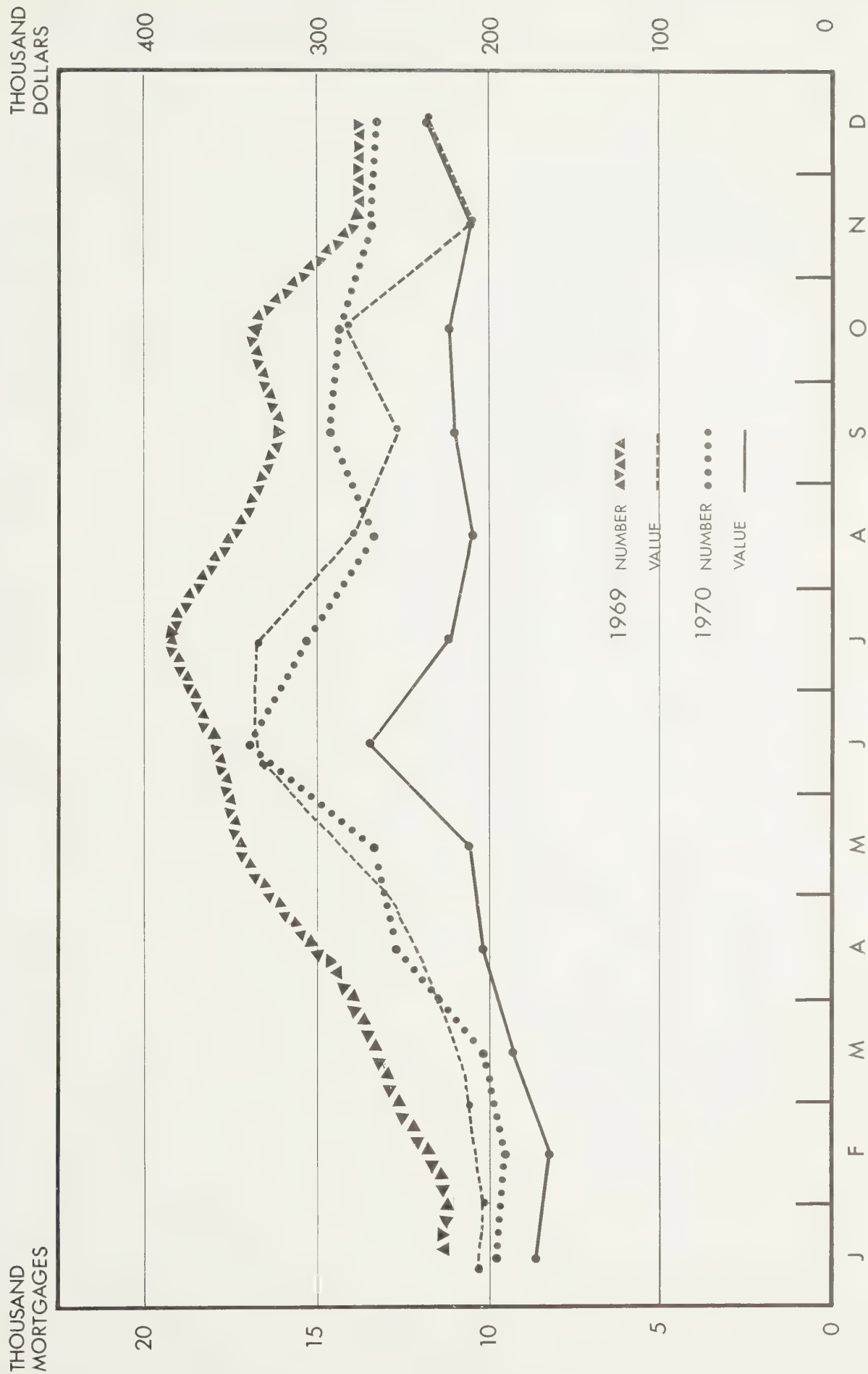


CHART 2

NUMBER OF MORTGAGES* REGISTERED BY ECONOMIC REGION, BY MONTH 1969 - 1970

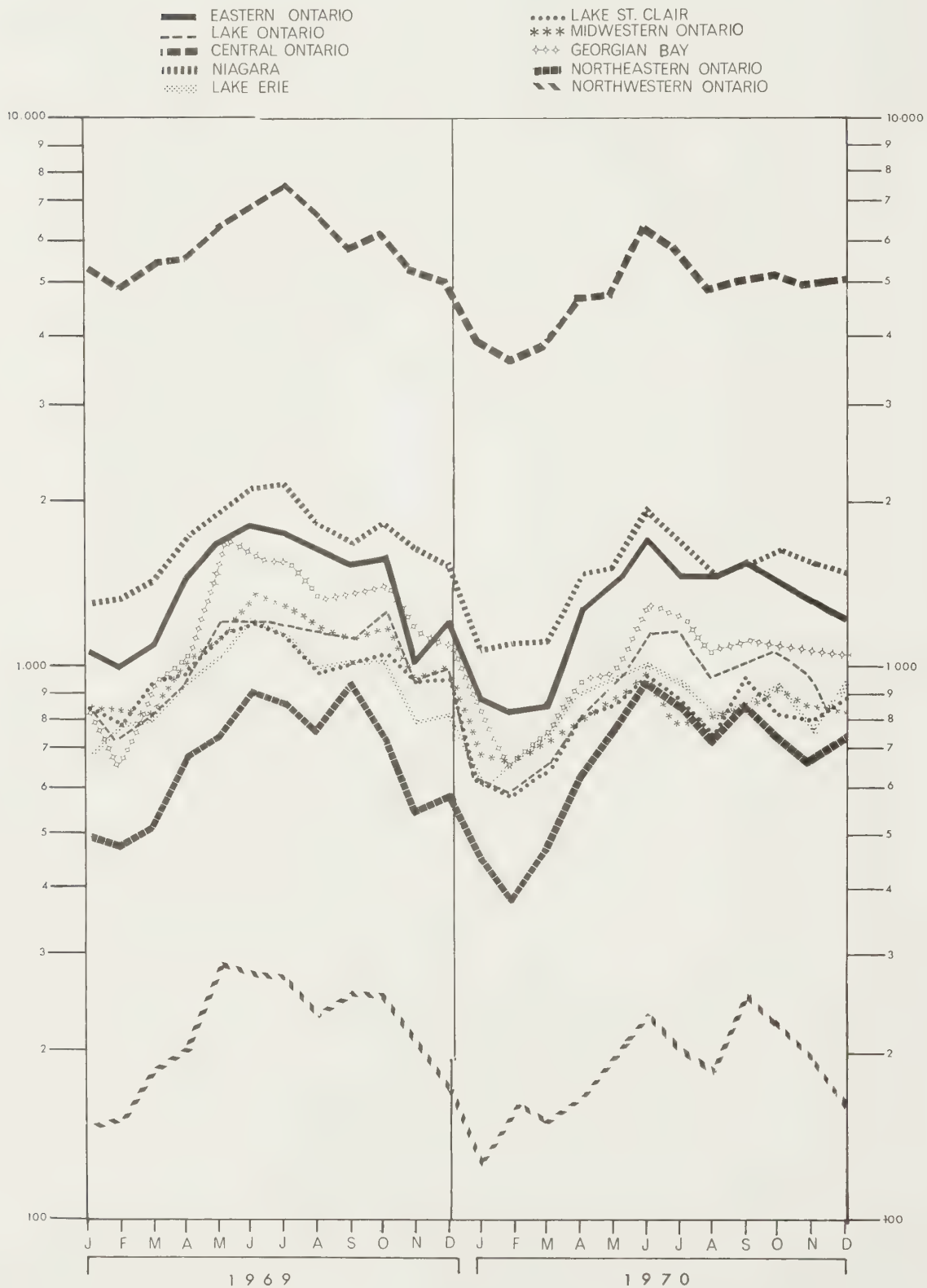


CHART 3
PERCENTAGE DISTRIBUTION OF THE NUMBER AND
VALUE OF MORTGAGES REGISTERED BY COUNTY, 1970

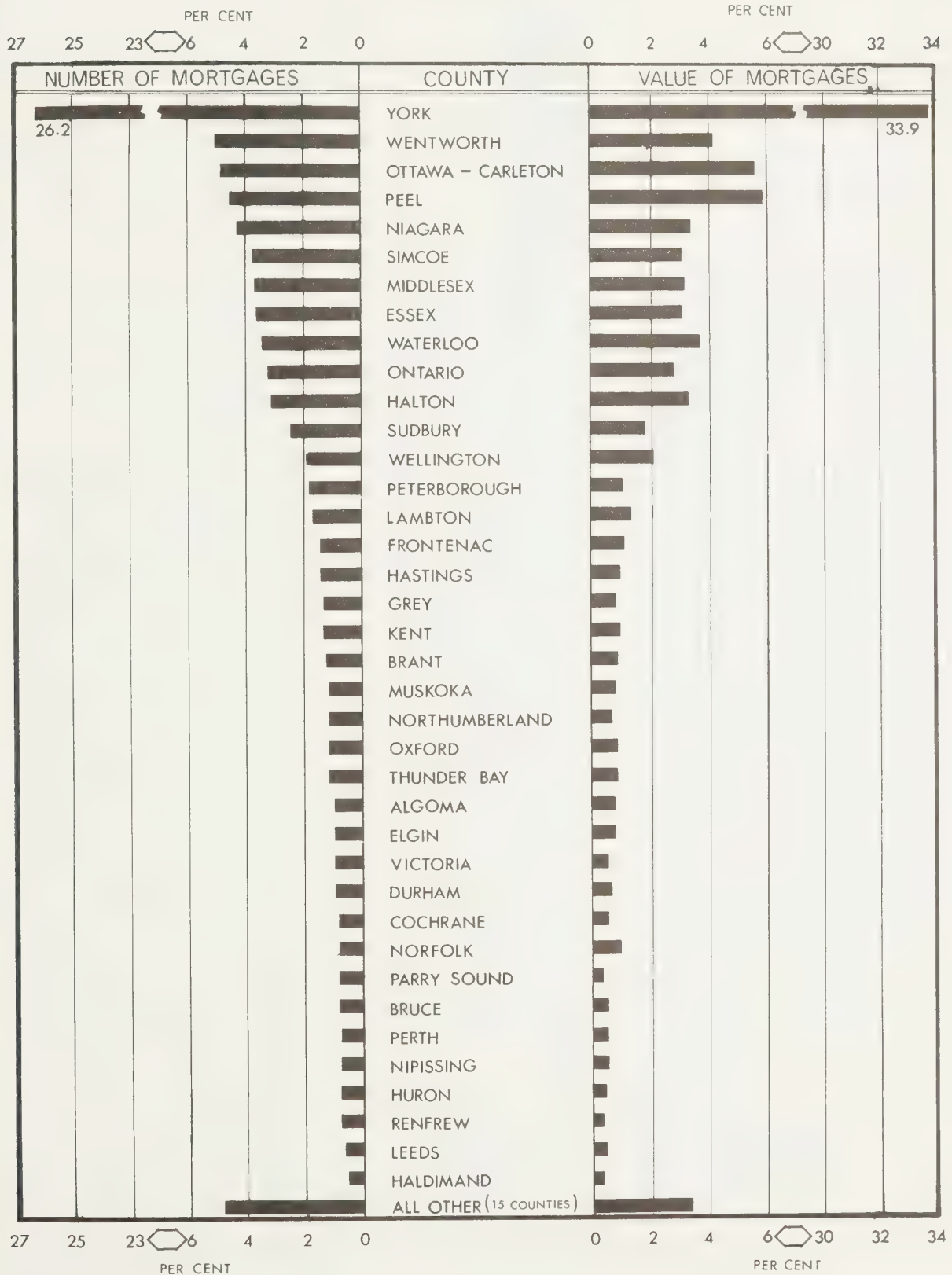


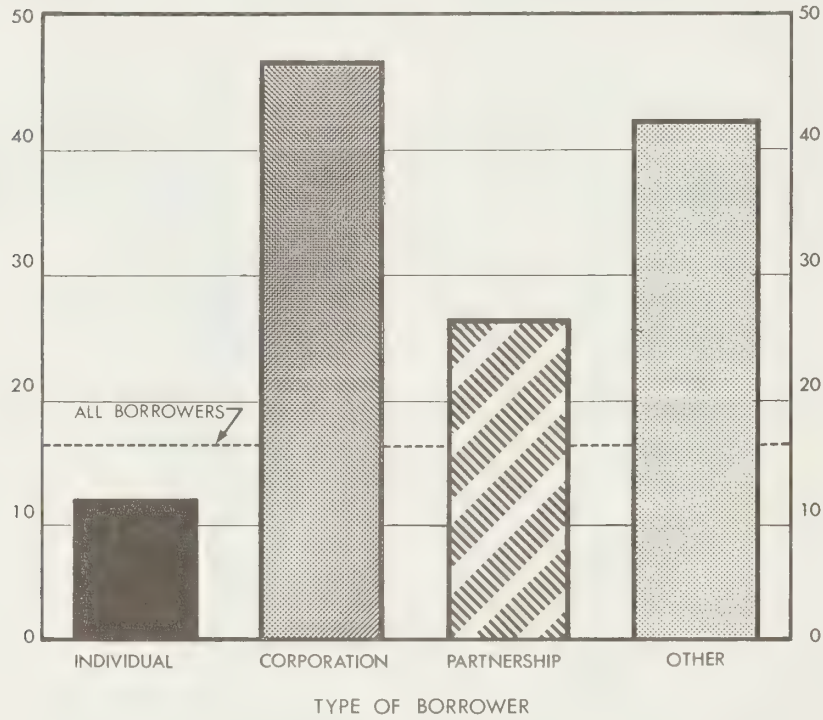
CHART 4

AVERAGE VALUE OF MORTGAGES BY TYPE OF BORROWER

THOUSAND
DOLLARS

1970

THOUSAND
DOLLARS



SOURCE: TABLE 3(c)

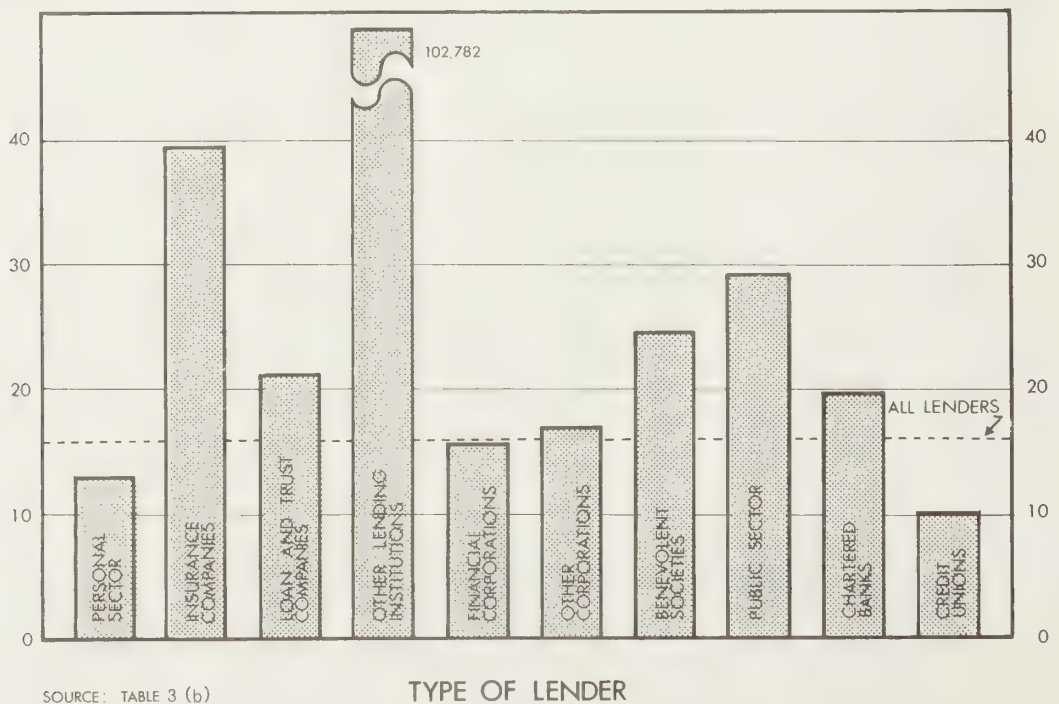
CHART 5

AVERAGE VALUE OF MORTGAGES BY TYPE OF LENDER

1970

THOUSAND
DOLLARS

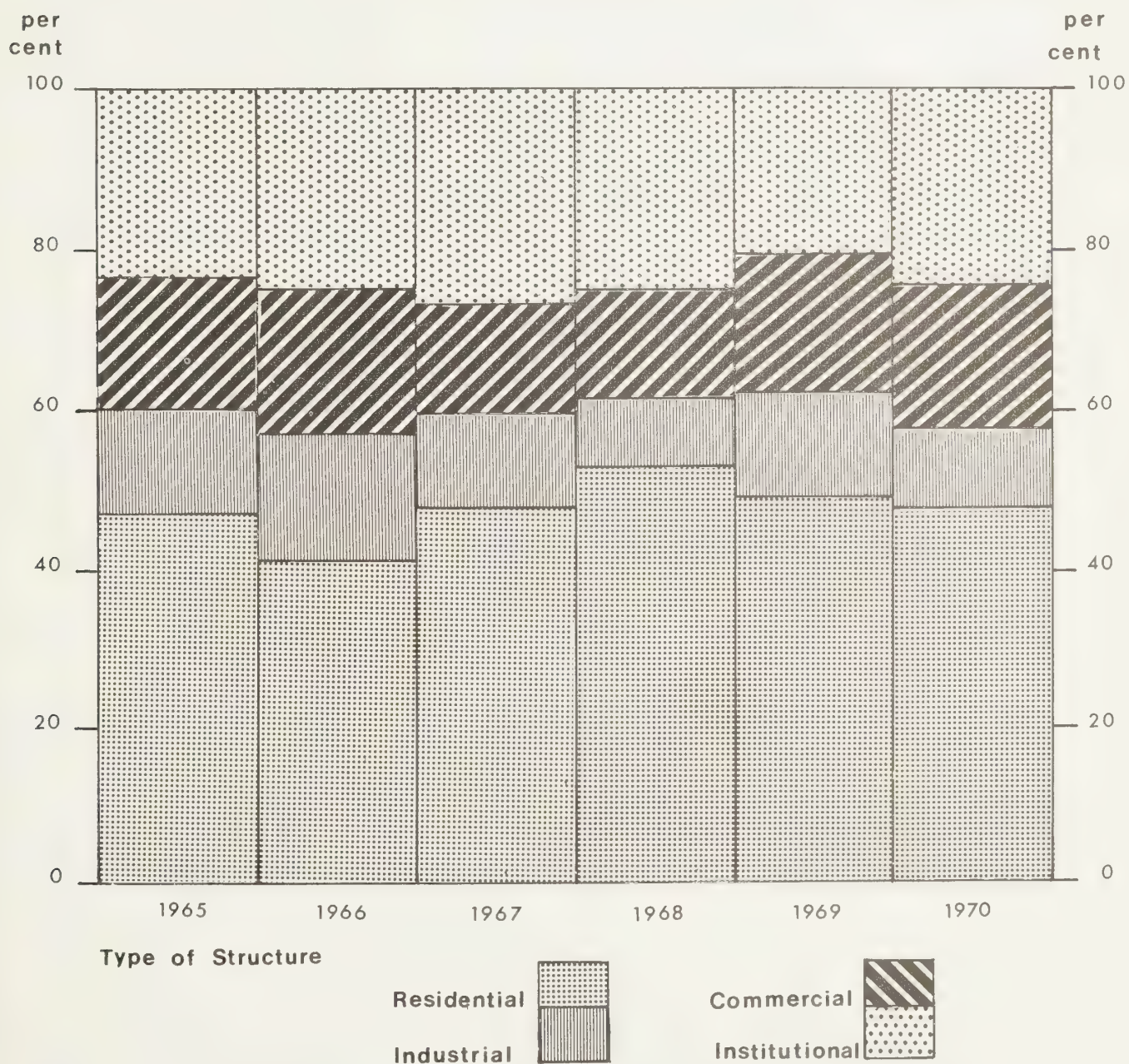
THOUSAND
DOLLARS



SOURCE: TABLE 3 (b)

TYPE OF LENDER

CHART - 6
BUILDING PERMITS ISSUED, ONTARIO, 1965-1970

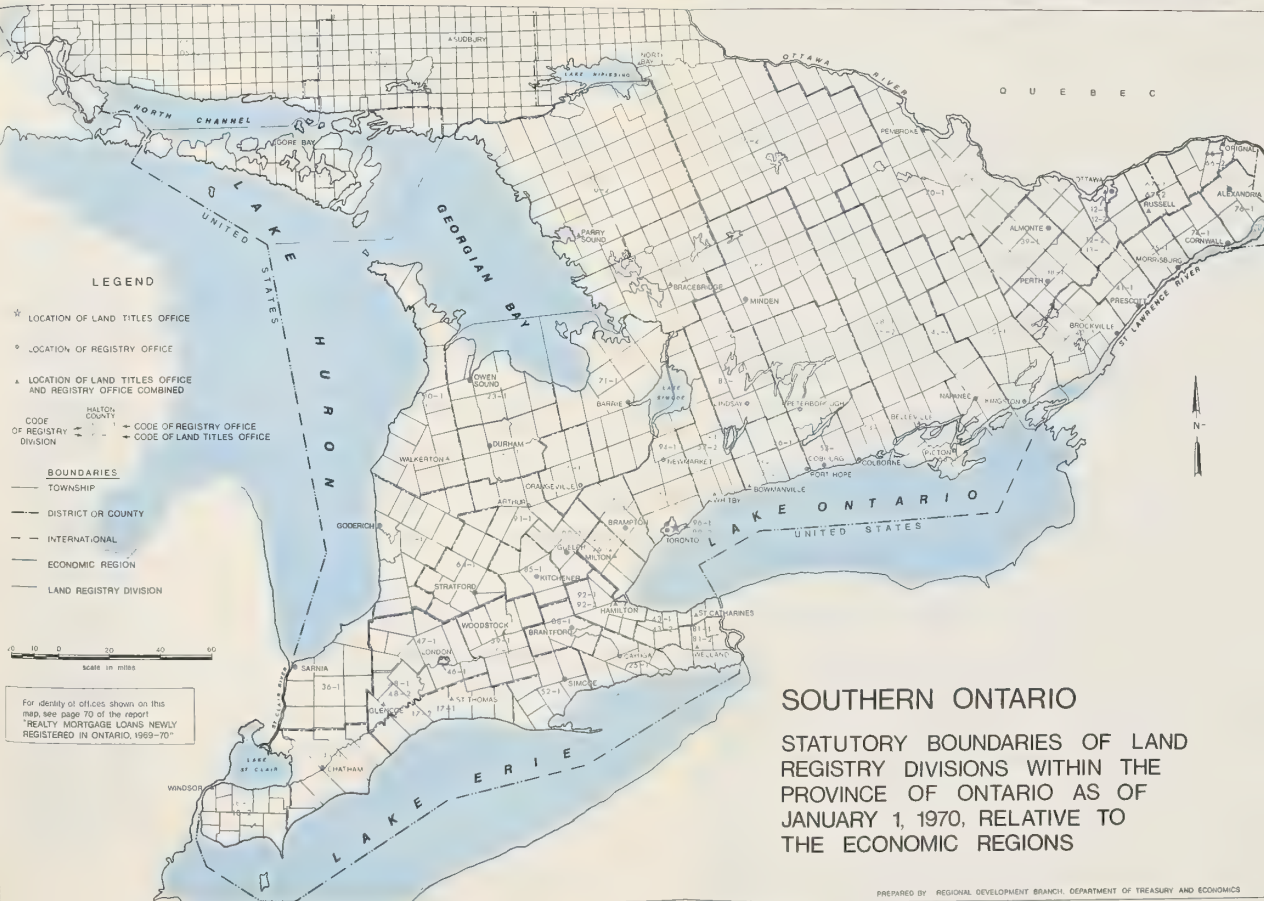


SOURCE: TABLE C (Page 8)

REGISTRY OFFICES AND LAND TITLES OFFICES
BY REGISTRY DIVISION
AS AT JANUARY 1, 1970

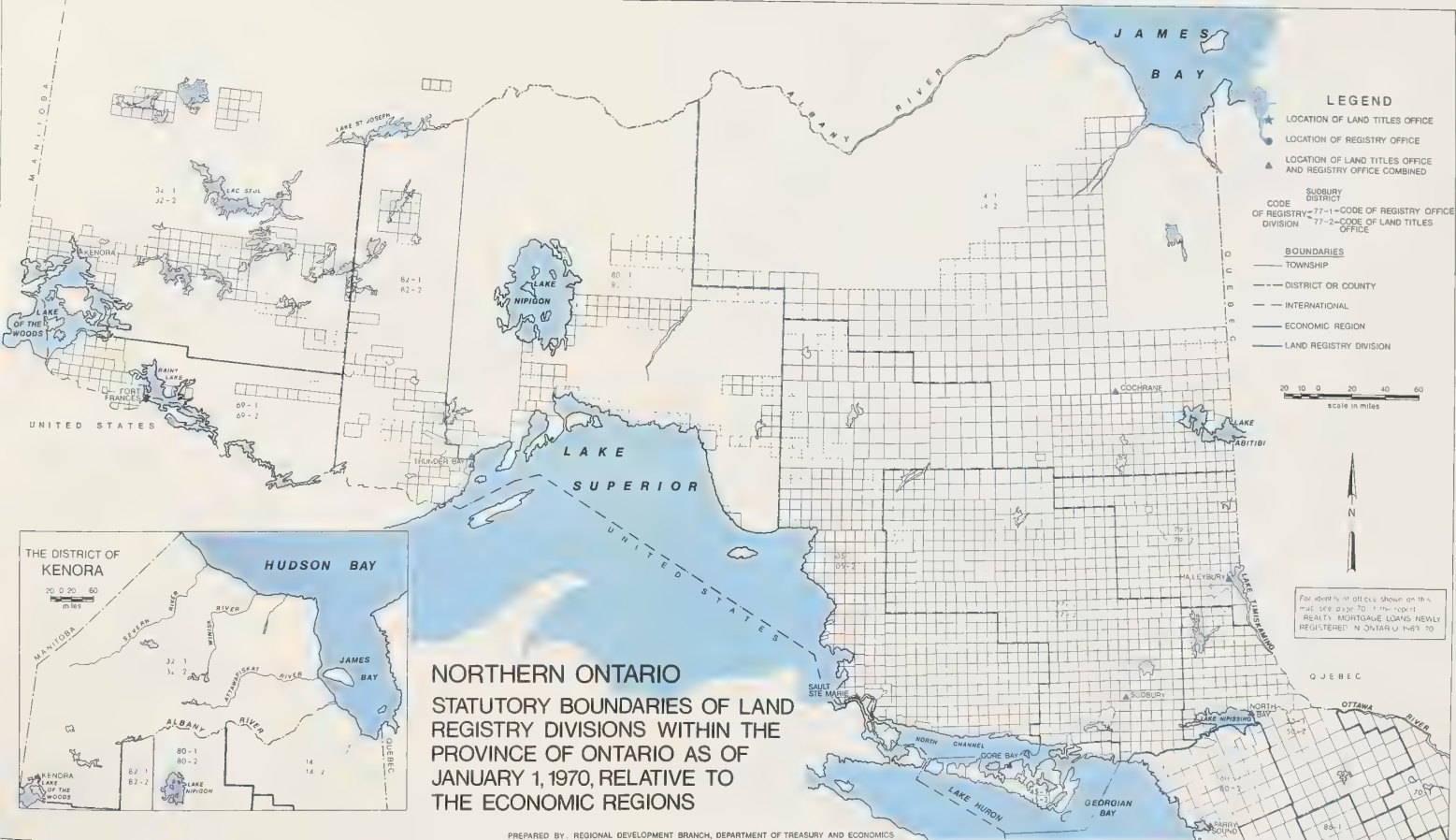
Office Code	Registry Division	Location of Office	Registry Office			Land Titles Office		
			Conventional Mortgages (Under \$500,000)		Sampling Ratio*	Conventional Mortgages (Under \$500,000)		Sampling Ratio*
			Total Registered in 1970	Included in Sample		Total Registered in 1970	Included in Sample	
05	Algoma	Sault Ste. Marie	1,278	250	5	215	137	2 (1)
08	Brant	Brantford	1,883	378	5			
10	Bruce	Walkerton	1,195	600	2	Nil	Nil	1
13	Carleton	Ottawa	3,356	730	5			
14	Cochrane	Cochrane	Nil	Nil	1	1,342	688	2
16	Dufferin	Orangeville	817	413	2			
75	Dundas	Morrisburg	262	262	1			
56	Durham East	Port Hope	520	261	2			
55	Durham West	Bowmanville	861	425	2	Nil	Nil	1
17	Elgin	St. Thomas	1,438	753	2	20	20	1
18	Essex	Windsor	5,377	572	10	288	288	1
20	Frontenac	Kingston	2,261	462	5			
76	Glengarry	Alexandria	296	296	1			
41	Grenville	Prescott	340	340	1			
23	Grey North	Owen Sound	1,295	263	5			
24	Grey South	Durham	831	408	2			
25	Haldimand	Cayuga	822	411	2			
86	Haliburton	Minden	764	675	1 (2)			
26	Halton	Milton	4,102	421	10	608	608	1
28	Hastings	Belleville	2,166	431	5	3	3	1
30	Huron	Goderich	1,067	529	2			
32	Kenora	Kenora	52	52	1	398	398	1
34	Kent	Chatham	2,046	420	5			
36	Lambton	Sarnia	2,561	549	5			
39	Lanark North	Almonte	233	233	1			
38	Lanark South	Perth	432	432	1			
40	Leeds	Brockville	1,031	528	2			
42	Lennox & Addington	Napanee	720	409	2			
46	London	London	1,527	303	5			
45	Manitoulin	Gore Bay	123	123	1	5	5	1
47	Middlesex East & North	London	5,984	372	5			
48	Middlesex West	Glencoe	483	237	2	8	8	1
49	Muskoka	Bracebridge	1,091	528	2	719	355	2
43	Niagara North	St. Catharines	3,193	775	5	105	105	1
81	Niagara South	Welland	3,519	822	5	12	12	1
50	Nipissing	North Bay	460	264	2 (1)	710	430	2
52	Norfolk	Simcoe	1,224	618	2			
54	Northumberland East	Colborne	1,026	515	2			
53	Northumberland West	Cobourg	679	363	2			
57	Ontario	Whitby	4,156	755	5 (10)	953	492	2
12	Ottawa	Ottawa	3,723	760	5	661	323	2
59	Oxford	Woodstock	1,830	544	2	57	57	1
60	Parry Sound	Parry Sound	551	551	1	665	572	1 (2)
62	Peel	Brampton	7,296	907	10			
64	Perth	Stratford	1,118	576	2			
65	Peterborough	Peterborough	2,023	545	5			
66	Prescott	L'Orignal	351	351	1	158	158	1
68	Prince Edward	Pictou	467	467	1			
69	Rainy River	Fort Frances	341	341	1	162	162	1
70	Renfrew	Pembroke	1,060	579	2			
67	Russell	Russell	653	371	2	Nil	Nil	1
71	Simcoe	Barrie	5,958	630	10			
74	Stormont	Cornwall	766	362	2			
77	Sudbury	Sudbury	361	230	2 (1)	3,498	766	5
80	Thunder Bay East	Thunder Bay	569	319	2	288	186	2 (1)
82	Thunder Bay West	Thunder Bay	629	379	2	208	208	1
79	Timiskaming	Haileybury	Nil	Nil	1	431	127	5 (2)
96	Toronto	Toronto	10,111	1,111	10			
83	Victoria	Lindsay	1,446	616	2 (5)			
85	Waterloo	Kitchener	5,365	603	10			
91	Wellington North	Arthur	642	322	2			
90	Wellington South & Centre	Guelph	2,244	455	5			
92	Wentworth	Hamilton	7,892	797	10	316	316	1
97	York East & West	Toronto	16,834	1,682	10			
94	York North	Newmarket	3,288	672	5			
99	York Land Titles	Toronto				11,145	1,100	10 (20)
Total			134,944	31,567	4.2	22,975	7,524	3.0

* Figures within brackets indicate the revised sampling ratios introduced in the offices indicated, effective October 1, 1970.



SOUTHERN ONTARIO

STATUTORY BOUNDARIES OF LAND
REGISTRY DIVISIONS WITHIN THE
PROVINCE OF ONTARIO AS OF
JANUARY 1, 1970, RELATIVE TO
THE ECONOMIC REGIONS



201NTR

R25

ALTY MORTGAGE LOANS REGISTERED IN ONTARIO DURING 1971



MINISTRY OF TREASURY, ECONOMICS AND
INTERGOVERNMENTAL AFFAIRS

For copies of this Report, or related statistical
information, enquiries should be directed to:

A.W. MacKINNON, STATISTICIAN
MINISTRY OF TREASURY, ECONOMICS &
INTERGOVERNMENTAL AFFAIRS
880 BAY STREET, 6th FLOOR
TORONTO, ONTARIO, M7A 1Y9

REALTY MORTGAGE LOANS REGISTERED IN ONTARIO DURING 1971

MINISTRY OF TREASURY, ECONOMICS AND
INTERGOVERNMENTAL AFFAIRS

HON. JOHN WHITE
TREASURER OF ONTARIO AND
MINISTER OF ECONOMICS AND INTERGOVERNMENTAL AFFAIRS

H. IAN MACDONALD
DEPUTY MINISTER

PREFACE

This statistical report is the second of an annual publication series presenting monthly and quarterly data on mortgages registered during 1971 within the Province of Ontario. Part I of this report includes estimates of the number, value, and average value of newly registered conventional mortgages (excluding loans granted under the National Housing Act), by county and economic region, as well as by lender and borrower. Presented separately in Part II of this report are selected data on NHA loans granted within the Province during 1971, as compiled from data supplied by Central Mortgage and Housing Corporation in Ottawa. Other related data shown in Part III, include extracts from 1971 population census and corresponding mortgage rate distributions by county and economic region.

Included in Part I of this report for the first time is a series of statistical tables showing by quarter the number and value of conventional mortgages distributed by size of loan, interest rate, and length of contract. A variety of similar tabulated distributions of conventional mortgages, which were considered as being too numerous for presentation in this publication, are available upon written enquiry to the Ontario Statistical Centre, Ministry of Treasury, Economics and Intergovernmental Affairs.

Grateful acknowledgment is made to the Property Rights Division, Ministry of Consumer and Commercial Relations, for its co-operation in the conduct of the survey, and particularly to the Director of Land Registration, and staff. Special thanks are due to the field staff, within each of the registry and land titles offices, who have faithfully recorded and submitted the sampled mortgage data to the Ontario Statistical Centre.

The preparation of this report is primarily the work of Mr. A. W. MacKinnon, Project Statistician. Assistance was received from the clerical and secretarial staff of the Surveys and Statistical Standards Section under the direction of Mr. G. Z. Szabo, Chief. Acknowledgment of other services received from the Regional Development Branch and the Systems and Programming Branch of this Ministry is also made at this time.

K. Cheng,
Director,
Ontario Statistical Centre

December 15, 1972

SYMBOLS USED IN REPORT

- Nil or zero
- Amount too small to be expressed
- .. Figures not available
- ... Figures not appropriate or not applicable

C O N T E N T S

	<u>Page</u>
Introduction	
Background of Survey	1
Purpose of Survey	1
Source and Description	2
Sample Design	3
Sampling Ratios	3
Estimating Procedures	3
Analysis	
Statistical Highlights, 1969-1971	5
Tabular Presentation	7
Lender and Borrower Types	7
Mortgage Interest Rates	7
Other Characteristics of Conventional Mortgages	8
NHA Mortgage Loans	9
Chartered Banks	9
Building Permits, 1965-1971	10
Tables	11
Charts	61
Appendices	67

INTRODUCTION

Background of Survey

For more than a decade the Central Mortgage and Housing Corporation (CMHC) conducted an annual sample survey¹ in each province to produce national totals of mortgage activity. Early in 1969 the Ontario Statistical Centre, in co-operation with CMHC and Statistics Canada, agreed to gather on a regular monthly basis mortgage data for Ontario comparable to that previously prepared by CMHC. Statistics Canada has undertaken to consult with each of the other provinces whereby they in turn will conduct similar surveys at the provincial level.

The Ontario survey covers conventional mortgages only, thus excluding loans granted by approved lenders under the National Housing Act, 1953-54. Distributions of NHA mortgages by county, however, are included in this report [see Tables 12(a), 12(b) and 12(c)]. Data on conventional mortgages have been reported monthly to the Ontario Statistical Centre beginning July 1, 1969. The first annual publication resulting from this survey was published in May 1972 and included data for the years 1969 and 1970. The current publication presents data for the calendar year 1971.

Purpose of Survey

For economic analysis the Ontario survey presents statistical estimates of the number, total value, and average value of all conventional mortgage loans newly registered in Ontario, including their geographic distribution and other characteristics. Data on NHA-approved loans (for residential purposes only), compiled by CMHC, are consolidated with conventional mortgage data to present a comprehensive coverage of all new mortgage loan activities in the province.

The data presented will be helpful to government financing agencies as a guideline for policy formulation with respect to housing and other types of new construction in Ontario. They serve to indicate trends and the nature of changes in the chief financial markets and intermediaries, and the differential impact of interest rate changes on a geographic basis. The study will also be beneficial to those persons professionally involved in real estate activities.

1. See published annual reports entitled "Canadian Housing Statistics", Economic and Statistical Services Division, Central Mortgage and Housing Corporation, Ottawa.

Basic statistical requirements of governments, at both the federal and provincial levels, for small area quantitative data have also played an important role in stimulating the development of this survey.

Source and Description

The source of data presented in this report is the mortgage deed or indenture, as registered in each of the registry and land titles offices administered by the Ministry of Consumer and Commercial Relations (formerly Department of Justice). The registration of interests in real property and the services relating to title registration, come within the scope of the Property Rights Program of the Ministry. In 1971 there were 95 such offices located in 66 towns and cities throughout the province, as shown in the tabular listing on page 70. For further identification of these offices and their administrative boundaries, refer to the two maps of the province (showing northern and southern halves separately) included in the Appendices.

Individual mortgage data for this sample survey are abstracted monthly by staff members of each of the registry and land titles offices from a sample of a series of registered legal documents. The series of documents is known as the mortgage deed or indenture, which details the transaction and expresses the obligations undertaken by the contracting parties.

Considerable interest has been expressed in obtaining data on the nature of the economic activity to which the property is put (i.e., residential, farm, commercial, industrial, institutional, etc.) and the security ranking of the mortgage (i.e., first, second, etc.). Such information, however, is not available from the source document used in this survey. In regard to an estimate of the residential portion of conventional mortgages, see comments under the heading "Other Characteristics of Conventional Mortgages". Lack of these data introduces limitations on the usefulness of the reported interest rates (see page 7). Likewise, no provision is made in this document to show whether loans covered real property only, buildings only, or property and buildings combined, and whether the structure, as mortgaged, was new or existed previously.

Estimates of the amounts of mortgage loans outstanding at a particular point in time have not yet been made, although it is anticipated that such information will be obtained and included at a later date.

Sample Design

The technique applied to select the monthly data on newly registered conventional mortgages in this survey is known as stratified systematic sampling. By this sampling procedure the total population of conventional mortgages newly registered in Ontario is divided into a number of sub-populations or strata (i.e., conventional mortgages newly registered within an individual registry or land titles office), each of which is sampled independently.

Although there were 95 such potential sub-samples in 1971, only 87 offices were sampled during that year, since the remaining eight offices did not register any conventional mortgages.

Sampling Ratios

At each registry or land titles office a systematic sample of conventional mortgages registered during any month was selected from the Fee Book maintained there. Each office was allocated a sampling ratio, designed to ensure an adequate number of statistical observations to achieve a predetermined minimum degree of sampling accuracy. These ratios (shown on page 70) range in size by office from 1 (all mortgages) to 1/20 (every twentieth mortgage), depending upon the total number of mortgages registered per year. The average sample size for the province, as determined from an annual consolidation of all sub-samples, is approximately 25 per cent of all newly registered conventional mortgages.

Estimating Procedures

Since this survey is based upon a sample selection of mortgages within each registry office submitting reports, it is necessary to apply estimating procedures to produce the required totals distributed by the various characteristics of the mortgage loans for each such office. From the sampled values recorded for each mortgage characteristic, estimates for the population value are obtained by multiplying the sampled value for each characteristic with the blow-up factor, which is the inverse of the sampling ratio. Since these estimates are derived from samples, they are subject to the usual sampling errors.

Estimates of the number and value of mortgages for each of the reporting offices located within a county (or territorial district) are combined, and the totals accumulated in order to provide separate totals by county, district and economic region. A summation of all ten economic regions within Ontario produces the corresponding provincial totals.

For mortgages having a value of \$500,000 and over, quarterly estimates only are calculated, and only at the provincial level. The blow-up factor used in these estimates is the inverse of the sampling ratio for the province as a whole.

Notwithstanding the Regional Municipality of Ottawa-Carleton Act, 1968, the registry and land titles records for the Township of Cumberland remain in the office at Russell. Thus, all statistical tables within this report showing county and related geographic distributions of conventional mortgages are affected by this administrative arrangement.

ANALYSIS

Statistical Highlights, 1969-1971

After more than a year of relatively slow growth, the Ontario economy began late in 1970 to expand at a vigorous pace. This renewed expansion of the economy is clearly reflected through one of its major components, the number and value of conventional mortgages newly registered during 1971, as presented in Part I of this report. A similar resurgence in 1971 over 1970 is also reflected in the statistics on the value of building permits, particularly for residential construction [see Tables 16(a) and 16(b)].

The provincial summary [Table A] shows that the total estimated value of mortgages registered during 1971 (both NHA and conventional) reached a peak of \$4.9 billion. The 7.5 per cent decrease in value of all mortgages for 1970 over 1969 was more than offset in 1971 by an increase of 20.4 per cent over the value for 1969.

Table A - Summary of All Mortgages Registered In Ontario During
1969 - 1971

Type of Mortgage Loan	1969	1970	1971
	NUMBER AND VALUE		
<u>Number of Loans</u>			
National Housing Act	11,041	22,733	28,630
Conventional	183,997	158,205	188,495
Total	195,038	180,938	217,125
<u>Value of Loans (\$000)</u>			
National Housing Act	573,123	820,451	1,065,783
Conventional	3,516,195	2,958,697	3,860,086
Total	4,089,318	3,779,148	4,925,869
	PER CENT		
<u>Number of Loans</u>			
National Housing Act	5.7	12.6	13.2
Conventional	94.3	87.4	86.8
Total	100.0	100.0	100.0
<u>Value of Loans (\$000)</u>			
National Housing Act	14.1	21.7	21.6
Conventional	85.9	78.3	78.4
Total	100.0	100.0	100.0

Based upon preliminary data tabulated for the first half of 1972, a further overall increase of at least 19 per cent can be expected in the number of mortgages registered during 1972, to give an annual estimated total of 226,000 mortgages. Accordingly, it is anticipated that the value of these mortgages will be in excess of \$5.6 billion [see Chart 2].

Of the two types of loans, conventional mortgages is the more significant, accounting for 78.4 per cent of the total value and 86.8 per cent of the total number of loans. In 1971, the value of conventional mortgages showed an increase of 30.4 per cent over that of the previous year. A corresponding increase of 29.9 per cent was recorded in the value of NHA loans.

Table B provides a provincial summary of the two types of mortgage loans as recorded for 1971, with a partial distribution by economic region. The regional distribution of totals presented in this table is generally proportional to those recorded for 1970. However, the regional average values have increased. The provincial average value has increased over 1970 both for NHA and conventional loans (3.2 per cent and 9.5 per cent, respectively). Almost half the provincial total value of NHA and conventional mortgages together was accounted for by the four counties making up Central Ontario economic region.

Table B - Summary of All Mortgage Loans, by Economic Region, 1971

Economic Region	NHA-Approved Mortgages			Conventional Mortgages		
	Number	Value \$000	Average Value \$	Number	Value \$000	Average Value \$
Mortgages Under \$500,000						
Eastern Ontario	3,828	141,391	36,936	18,594	322,898	17,366
Lake Ontario	896	27,742	30,962	12,218	148,628	12,165
Central Ontario	10,214	483,551	47,342	72,511	1,474,593	20,336
Niagara	4,094	120,989	29,553	21,352	325,629	15,250
Lake Erie	1,969	54,567	27,713	11,139	186,092	16,706
Lake St. Clair	1,668	40,850	24,490	12,228	186,357	15,240
Midwestern Ont.	2,433	74,078	30,447	11,349	200,269	17,646
Georgian Bay	906	31,876	35,183	15,603	210,196	13,472
Northeastern Ont.	1,734	69,766	40,234	10,352	158,665	15,327
Northwestern Ont.	888	20,973	23,618	2,756	39,069	14,176
Mortgages of \$500,000 and Over:	*	*	*	393	607,690	1,546,285
PROVINCIAL TOTAL	28,630	1,065,783	37,226	188,495	3,860,086	20,478

* NHA loans of \$500,000 and over are included in the regional distribution shown above.

Tabular Presentation

Statistical data on conventional mortgages are presented in Part I of the tabular material beginning on page 13. It should be noted that Tables 2 to 11 deal only with those conventional mortgage loans having a value of less than \$500,000 each. Such loans represent 99.8 per cent of the total number and over 84 per cent of the total value of all conventional mortgages registered during 1971 [see Table 1(b)]. Due to relatively small numbers of mortgages having values of \$500,000 and over (estimated for the province to be 393 during 1971) it is not possible to provide reliable estimates on the nature of the usual loan characteristics, other than by lender and borrower types [see Tables 1(a) and 1(b)].

Lender and Borrower Types

Table 1(a) shows that the Personal Sector was the largest single contributor of conventional mortgage funds (33.9 per cent of the total value), and accounted for almost half of the number of such loans. The second largest lending group was Loan and Trust Companies providing 24.4 per cent of the total loan value.

From among the four borrower types shown in Table 1(b), the Individual group predominated, accounting for 89.2 per cent of the number of mortgages, and 61.2 per cent of the total value. Average value of borrowings by Individuals are normally smaller than those of Corporations since the former borrow mostly for new residential construction. In 1971, Corporations were shown as borrowers for about 10 per cent of all conventional loans, accounting for 36.3 per cent of the total value. This observation is further supported by data presented in Table 3(c), showing the average value of mortgage loans for Corporations at \$49,099, or almost four times greater than that of Individuals (\$13,553).

Mortgage Interest Rates

The average interest rate on conventional mortgages newly registered in Ontario, as calculated for each of the four calendar quarters of 1971, showed a slight dropping off by quarter to 9.64 per cent in December from the previous year-end rate of 10.54 per cent [Table 4(a)]. The economic region recording the highest rates during the year was Northeastern Ontario (ranging from 10.12 to 11.02 per cent), while Lake Erie economic region experienced the lowest rates (ranging from 8.92 to 9.38 per cent). The calculation of these rates, which are based upon the simple interest rate recorded in each registered deed, is controlled by the size or dollar amount of all individual loans sampled, thus providing weighted average interest rates.

In view of the lack of security ranking of these conventional mortgages, since such information is not recorded on the registered deeds of property, one should be aware of the limited usefulness of the weighted average interest rates presented in this report. It is quite possible that the recording of a trend movement within the data over a period of time could be the influence of changes in the "mix" of first and second mortgages, and/or of real changes in the market interest rate.

Table 13 presents for Canada (as compiled by CMHC) monthly average interest rates for prime conventional mortgages and for NHA-approved loans on home-ownership and on rental properties. In each of the three series of rates there was a corresponding decline during 1971 by approximately one percentage point. It should be borne in mind that these rates are sometimes below the maximum rates allowed under the National Housing Act. Interest rates on approved lender loans as presented in Table 13 are also weighted by dollar loan amount.

Other Characteristics of Conventional Mortgages

Certain other basic characteristics of conventional mortgages are presented for the first time in Tables 5, 9, 10 and 11. In addition to these published data, the reader is advised that numerous cross-classifications of data by these and other characteristics, of concern to special interest groups, are available upon written request to the Ontario Statistical Centre.

Table 5 shows that the average term or length of contract varied by economic region and by quarter during 1971 from a low of 5.48 to a high of 9.01 years, with a provincial average of seven years.

Tables 9(a), 9(b) and 9(c) present the quarterly number and value of mortgage loans distributed by three separate classifications: size of loan, interest rate, and length of contract. The corresponding percentage distributions are shown in Tables 10(a), 10(b) and 10(c).

In highlighting some observations from these tables, it is noted that loans under \$10,000 accounted for 42.4 per cent of the total number, but only 12.8 per cent of the total value. In contrast for loans of \$50,000 and over, 3.7 per cent of the number of all loans accounted for 27.8 per cent of the total value. About 71.4 per cent of the loans had an interest rate between 8 and 10 per cent, and these loans accounted for almost 73 per cent of the total value of all loans. Also more than 77 per cent of all loans had contract terms of less than six years, of which 60 per cent recorded a term of five years.

A proposal under serious consideration concerns an attempt to separate the residential mortgages from mortgages on commercial, industrial and governmental properties, by selecting all mortgages within the size range "under \$75,000". Although various data distributions by size of loan [see Tables 9(a), 10(a) and 11] are included in this publication, they do not show separately the group "under \$75,000". It is expected, however, that this loan size classification will be isolated for inclusion in the 1972 report. It is recognized that some commercial property mortgages might also be included in this size range, although the proportion is anticipated to be relatively small.

NHA Mortgage Loans

By special arrangement with the Central Mortgage and Housing Corporation this publication also includes statistics on the number and value of NHA-approved lender loans in Ontario for new and existing housing, by economic region, for the year 1971. Mortgage data for major urban areas, counties and territorial districts, as provided by CMHC, were grouped to show totals and average values of these loans for each of the ten economic regions within the province. Thus, one can readily compare this presentation with corresponding totals of conventional mortgage loans.

Statistical data representing NHA-approved loans for 1971 are shown in Part II of the report, i.e., Tables 12(a), 12(b) and 12(c). Mortgage loans on new and existing housing, grouped for presentation in Table 12(c), show an annual total of 28,630 mortgages in 1971, an increase of close to 26 per cent over 1970. The value of such loans in 1971 was \$1,066 million, representing an increase of 29.9 per cent over the previous year. The provincial average value per loan in 1971 was \$37,226, exceeded only by two economic regions, i.e., Central Ontario and North-eastern Ontario. The Regional Municipality of York recorded 7,761 NHA loans with a value of \$426.2 million, which value was four times greater than that of the county with the next largest number of loans.

The NHA loan data in these tables are shown as netted totals. That is, when the amount of a loan in one year is reduced for any reason during a subsequent year, or the loan is completely cancelled after initial approval, the corresponding totals for the affected geographic area in the later year(s) are reduced to reflect these changes.

Chartered Banks

Data as recorded in this survey for 1971 show that chartered banks continued to hold the position of the fourth largest lending group in Ontario, accounting for 6.4 per cent of the number of all conventional mortgage loans and 10.7 per cent of their value. This

represents an increase over the corresponding percentages for 1970, which were 4.5 and 6.3 per cent, respectively. The average size of all conventional mortgage loans granted by banks during 1971 was \$34,426 [Table 1(a)] , whereas the corresponding average value for bank loans under \$500,000 was \$24,587, [Table 3(b)].

The weighted average interest rate for chartered banks during 1971 [Table 4(b)] varied moderately by quarter from 9.70 per cent to 9.20 per cent. The pattern of these rates is consistent with the minimum mortgage lending rate for conventional mortgages provided by chartered banks as published by the Bank of Canada. It was reported that these rates declined progressively each month from a high of 9.94 per cent in January to a low of 9.10 per cent in December 1971, and continued through the first quarter of 1972¹. The beginning of this decline was recorded initially in the rates for the second quarter of 1970.

Building Permits, 1965 - 1971

Tables 16(a) and 16(b) show, by type of structure and by economic region, the distribution of the value of building permits issued by municipalities of Ontario as reported to Statistics Canada during the past seven years. Annual totals in this statistical series represent the sum of data for reporting municipalities only, which coverage is over 91 per cent of the provincial population in each year.

The reader should also be cognizant of a general tendency of applicants to underestimate values at the time of filing for the issuance of building permits.

In addition to showing the amount of annual increase in each component of this significant economic activity, these data indicate the relative importance to the provincial economy of the value of new construction both for type of structure and geographic distribution. Since the corresponding distributions of newly registered mortgages showing the designed physical property use are not available, such data on building permits should help to fill this void.

The annual and seasonal pattern of changes in the reported values of building permits during the period 1965 to 1971 is presented graphically in Chart 6.

1. Bank of Canada, Ottawa, "Bank of Canada Review", monthly, Table 18.

T A B L E S

Page

I - CONVENTIONAL MORTGAGES

1.	Provincial summary of all mortgages, by:	
	(a) type of lender, 1971	13
	(b) type of borrower, 1971	14
2.	Number and value of mortgages (under \$500,000), by quarter, by:	
	(a) county and economic region, 1971	15
	(b) type of lender, 1971	18
	(c) type of borrower, 1971	19
3.	Average value of mortgages (under \$500,000), by quarter, by:	
	(a) county and economic region, 1971	20
	(b) type of lender, 1971	23
	(c) type of borrower, 1971	23
4.	Weighted average interest rate of mortgages (under \$500,000), by quarter, by:	
	(a) county and economic region, 1971	24
	(b) type of lender, 1971	27
	(c) type of borrower, 1971	27
5.	Weighted average term and weighted average interest rate of mortgages (under \$500,000), by economic region, by quarter, 1971	28
6.	Number of mortgages (under \$500,000), by month, by:	
	(a) county and economic region, 1971	29
	(b) type of lender, 1971	32
	(c) type of borrower, 1971	32
7.	Value of mortgages (under \$500,000), by month, by:	
	(a) county and economic region, 1971	33
	(b) type of lender, 1971	36
	(c) type of borrower, 1971	36
8.	Ranking of counties by number and value of mortgages registered (under \$500,000), 1971	37
9.	Number and value of mortgages (under \$500,000), by quarter, by:	
	(a) size of loan, 1971	39
	(b) interest rate, 1971	40
	(c) length of contract, 1971	41

10.	Percentage distribution of number and value of mortgages (under \$500,000), by quarter, by:	
	(a) size of loan, 1971	42
	(b) interest rate, 1971	43
	(c) length of contract, 1971	44
11.	Number and value of mortgages (under \$500,000), by size of loan, by interest rate, 1971	45

II - NHA - APPROVED MORTGAGES

12.	Number, value, and average value of mortgages, by county and economic region, for:	
	(a) new housing, 1971	46
	(b) existing housing, 1971	49
	(c) new and existing housing, 1971	52

III - OTHER RELATED DATA

13.	Average interest rate of mortgages, Canada, by month, 1969 - 1971	54
14.	Estimated value of mortgage investments held by selected financial institutions, Canada, by quarter, 1969 - 1971	55
15.	Rate per 100 persons of the number and value of conventional mortgages (under \$500,000), by county and economic region, 1971	56
16.	Value of building permits issued, by:	
	(a) type of structure, 1965 - 1971	59
	(b) economic region, 1965 - 1971	60

CONVENTIONAL MORTGAGES

Table 1 (a) - Provincial Summary of All Mortgages, by Type of Lender, 1971

Type of Lender	Conventional Mortgages Having Values		All Conventional Mortgages	Per Cent
	Under \$500,000	\$500,000 and Over		
	N U M B E R			
Personal Sector	92,412	36	92,448	49.0
Lending Institutions:				
(a) Insurance Companies	3,516	64	3,580	1.9
(b) Loan and Trust Companies	37,305	80	37,385	19.9
(c) Other	225	-	225	0.1
Financial Corporations (excl. Lending Institutions)	7,741	52	7,793	4.1
Other Corporations	19,821	65	19,886	10.6
Benevolent Societies	181	-	181	0.1
Public Sector	4,548	20	4,568	2.4
Chartered Banks	11,926	76	12,002	6.4
Credit Unions, Co-operatives	10,427	-	10,427	5.5
All Lenders	188,102	393	188,495	100.0
	V A L U E (Thousand dollars)			
Personal Sector	1,254,724	53,331	1,308,055	33.9
Lending Institutions:				
(a) Insurance Companies	134,653	99,129	233,782	6.1
(b) Loan and Trust Companies	817,771	125,113	942,884	24.4
(c) Other	6,297	-	6,297	0.2
Financial Corporations (excl. Lending Institutions)	130,683	76,609	207,292	5.4
Other Corporations	377,526	101,393	478,919	12.4
Benevolent Societies	6,542	-	6,542	0.2
Public Sector	106,338	32,216	138,554	3.5
Chartered Banks	293,220	119,899	413,119	10.7
Credit Unions, Co-operatives	124,642	-	124,642	3.2
All Lenders	3,252,396	607,690	3,860,086	100.0

CONVENTIONAL MORTGAGES

Table 1 (b) - Provincial Summary of All Mortgages, by Type of Borrower, 1971

Type of Borrower	Conventional Mortgages Having Values		All Conventional Mortgages	Per Cent
	Under \$500,000	\$500,000 and Over		
	N U M B E R			
Individual	168,125	56	168,181	89.2
Corporation	18,296	325	18,621	9.9
Partnership	1,291	12	1,303	0.7
Other	390	-	390	0.2
All Borrowers	188,102	393	188,495	100.0
Per Cent	99.8	0.2	100.0	...
	V A L U E (Thousand dollars)			
Individual	2,278,557	85,523	2,364,080	61.2
Corporation	898,321	502,167	1,400,488	36.3
Partnership	55,403	20,000	75,403	2.0
Other	20,115	-	20,115	0.5
All Borrowers	3,252,396	607,690	3,860,086	100.0
Per Cent	84.3	15.7	100.0	...

CONVENTIONAL MORTGAGES

Table 2 (a) - Number and Value of Mortgages (Under \$500,000), by County and Economic Region, by Quarter, 1971

County, District (D.M.) or Regional (R.M.) Municipality and Economic Region	N U M B E R				V A L U E (Thousand dollars)					
	Total Mortgages	Q U A R T E R				Total Value	Q U A R T E R			
		I	II	III	IV		I	II	III	IV
Glengarry Prescott Russell Stormont Dundas Ottawa-Carleton (R.M.) Grenville Leeds Lanark Frontenac Renfrew	281 547 763 908 252 9,366 444 1,088 808 2,781 1,356	37 79 120 137 41 1,420 75 185 117 431 190	75 148 197 249 283 265 79 67 2,494 113 292 219 773 365	79 151 249 283 79 2,933 134 345 240 843 391	90 169 197 223 65 2,519 122 266 232 734 410	2,904 7,219 8,520 10,988 3,467 192,100 5,772 14,462 10,508 49,339 17,619	280 840 1,421 1,494 547 28,792 1,370 2,300 1,647 8,055 2,035	780 1,895 1,795 3,094 1,009 52,337 1,642 3,674 2,800 16,974 4,579	880 2,270 2,807 3,601 1,049 54,440 1,364 4,218 2,980 13,793 4,757	964 2,214 2,497 2,799 862 56,531 1,396 4,270 3,081 10,517 6,248
EASTERN ONTARIO	18,594	2,832	5,008	5,727	5,027	322,898	48,781	90,579	92,159	91,379
Lennox & Addington Hastings Prince Edward Northumberland Peterborough Victoria Durham Haliburton	842 2,401 575 1,724 2,625 1,474 1,732 845	107 310 96 244 449 207 257 115	233 621 154 508 762 387 442 181	248 787 158 574 765 481 592 303	254 683 167 398 649 399 441 246	9,975 28,949 7,022 22,458 32,010 15,575 25,186 7,453	1,239 3,766 12,90 4,308 5,411 2,338 5,018 1,328	2,456 7,305 2,101 5,684 7,924 3,785 5,862 1,523	3,148 8,791 1,886 6,171 9,373 5,173 7,358 2,411	3,132 9,087 1,745 6,295 9,302 4,279 6,948 2,191
LAKE ONTARIO	12,218	1,785	3,288	3,908	3,237	148,628	24,698	36,640	44,311	42,979
Ontario York (R.M.) Peel Halton	5,853 51,677 9,311 5,670	1,003 8,625 1,836 1,002	1,626 13,787 2,277 1,564	1,638 15,284 2,742 1,692	1,586 13,981 2,456 1,412	89,491 1,084,626 188,526 111,950	10,532 190,314 29,775 19,790	25,923 285,511 43,203 34,153	27,030 322,134 57,488 25,870	26,006 286,667 58,060 32,137
CENTRAL ONTARIO	72,511	12,466	19,254	21,356	19,435	1,474,593	250,411	388,790	432,522	402,870

Table 2 (a) concluded

County, District (D.M.) or Regional (R.M.) Municipality and Economic Region	N U M B E R				V A L U E (Thousand dollars)					
	Total Mortgages	Q U A R T E R				Total Value	Q U A R T E R			
		I	II	III	IV		I	II	III	IV
Dufferin	945	121	250	297	277	14,396	3,093	3,794	3,877	3,632
Bruce	1,625	230	448	470	477	22,616	3,672	6,184	5,359	7,401
Grey	2,427	414	641	691	681	25,262	3,472	6,655	7,808	7,327
Simcoe	7,452	1,133	1,888	2,264	2,167	108,873	14,765	28,088	31,502	34,518
Muskoka (D.M.)	1,762	280	453	494	535	25,771	4,937	6,628	5,400	8,806
Parry Sound	1,392	180	315	492	405	13,278	2,130	3,161	4,482	3,505
GEORGIAN BAY	15,603	2,358	3,995	4,708	4,542	210,196	32,069	54,510	58,428	65,189
Nipissing	1,368	223	385	399	361	20,271	2,550	6,695	4,804	6,222
Manitoulin	182	33	36	69	44	4,931	377	487	3,653	414
Sudbury	4,963	733	1,476	1,508	1,246	80,548	10,225	21,934	24,878	23,511
Timiskaming	505	72	129	156	148	7,661	1,375	1,879	2,463	1,944
Cochrane	1,627	195	447	565	420	21,422	1,851	5,593	6,965	7,013
Algoma	1,707	283	480	522	422	23,832	2,880	5,623	7,682	7,647
NORTHEASTERN ONTARIO	10,352	1,539	2,953	3,219	2,641	158,665	19,258	42,211	50,445	46,751
Thunder Bay	1,940	287	526	600	527	27,501	3,080	7,746	9,128	7,547
Rainy River	184	25	47	57	55	2,761	864	628	618	651
Kenora	632	103	152	176	201	8,807	1,374	2,479	2,536	2,418
NORTHWESTERN ONTARIO	2,756	415	725	833	783	39,069	5,318	10,853	12,282	10,616
GRAND TOTAL	188,102	31,465	50,934	55,312	50,391	3,252,396	537,420	872,170	929,857	912,949

CONVENTIONAL MORTGAGES

Table 2 (b) - Number and Value of Mortgages (Under \$500,000),
by Type of Lender, by Quarter, 1971

Type of Lender	Total	Q U A R T E R			
		I	II	III	IV
	N U M B E R				
Personal Sector	92,412	15,420	24,421	26,948	25,623
Lending Institutions:					
(a) Insurance Companies	3,516	518	1,019	1,159	820
(b) Loan and Trust Companies	37,305	6,140	11,654	11,083	8,428
(c) Other	225	7	59	32	127
Financial Corporations (excl. Lending Institutions)	7,741	1,512	2,209	1,945	2,075
Other Corporations	19,821	3,670	4,889	5,406	5,856
Benevolent Societies	181	43	55	47	36
Public Sector	4,548	884	850	1,947	867
Chartered Banks	11,926	1,682	3,035	3,555	3,654
Credit Unions, Co-operatives	10,427	1,589	2,743	3,190	2,905
All Lenders	188,102	31,465	50,934	55,312	50,391
	V A L U E (Thousand dollars)				
Personal Sector	1,254,724	206,238	333,363	341,500	373,623
Lending Institutions:					
(a) Insurance Companies	134,653	19,248	42,476	45,621	27,308
(b) Loan and Trust Companies	817,771	138,017	245,696	236,570	197,488
(c) Other	6,297	111	1,098	430	4,658
Financial Corporations (excl. Lending Institutions)	130,683	20,335	30,731	33,814	45,803
Other Corporations	377,526	71,596	85,452	96,939	123,539
Benevolent Societies	6,542	2,154	1,201	2,370	817
Public Sector	106,338	19,253	21,765	38,828	26,492
Chartered Banks	293,220	43,496	78,123	94,736	76,865
Credit Unions, Co-operatives	124,642	16,972	32,265	39,049	36,356
All Lenders	3,252,396	537,420	872,170	929,857	912,949

CONVENTIONAL MORTGAGES

Table 2 (c) - Number and Value of Mortgages (Under \$500,000),
by Type of Borrower, by Quarter, 1971

Type of Borrower	Total	Q U A R T E R			
		I	II	III	IV
	N U M B E R				
Individual	168,125	27,563	46,242	49,223	45,097
Corporation	18,296	3,599	4,252	5,656	4,789
Partnership	1,291	243	325	302	421
Other	390	60	115	131	84
All Borrowers	188,102	31,465	50,934	55,312	50,391
	V A L U E (Thousand dollars)				
Individual	2,278,557	350,180	637,122	664,932	626,323
Corporation	898,321	173,406	218,748	245,378	260,789
Partnership	55,403	10,007	12,555	9,126	23,715
Other	20,115	3,827	3,745	10,421	2,122
All Borrowers	3,252,396	537,420	872,170	929,857	912,949

CONVENTIONAL MORTGAGES

Table 3 (a) - Average Value of Mortgages (Under \$500,000), by County and Economic Region, by Quarter, 1971

(Values shown in dollars)

County, District (D.M.) or Regional (R.M.) Municipality and Economic Region	All Quarters	Q U A R T E R			
		I	II	III	IV
Glengarry	10,335	7,568	10,400	11,139	10,711
Prescott	13,197	10,633	12,804	15,033	13,101
Russell	11,166	11,842	9,112	11,237	12,675
Stormont	12,101	10,905	11,675	12,724	12,552
Dundas	13,758	13,341	15,060	13,278	13,262
Ottawa-Carleton (R.M.)	20,510	20,276	20,985	18,561	22,442
Grenville	13,000	18,267	14,531	10,179	11,443
Leeds	13,292	12,432	12,582	12,260	16,053
Lanark	13,005	14,077	12,785	12,417	13,280
Frontenac	17,741	18,689	21,959	16,362	14,328
Renfrew	12,993	10,711	12,545	12,166	15,239
EASTERN ONTARIO	17,366	17,225	18,087	16,092	18,178
Lennox & Addington	11,847	11,579	10,541	12,694	12,331
Hastings	12,057	12,148	11,763	11,170	13,305
Prince Edward	12,212	13,438	13,643	11,937	10,449
Northumberland	13,027	17,656	11,189	10,751	15,817
Peterborough	12,194	12,051	10,399	12,252	14,333
Victoria	10,566	11,295	9,780	10,755	10,724
Durham	14,542	19,525	13,262	12,429	15,755
Haliburton	8,820	11,548	8,414	7,957	8,907
LAKE ONTARIO	12,165	13,836	11,144	11,339	13,277
Ontario	15,290	10,500	15,943	16,502	16,397
York (R.M.)	20,989	22,065	20,709	21,077	20,504
Peel	20,248	16,217	18,974	26,966	23,640
Halton	19,744	19,750	21,837	15,290	22,760
CENTRAL ONTARIO	20,336	20,088	20,193	20,253	20,729

Table 3 (a) continued

County, District (D.M.) or Regional (R.M.) Municipality and Economic Region	All Quarters	Q U A R T E R			
		I	II	III	IV
Wentworth Niagara (R.M.) Haldimand Brant	15,191 15,815 16,511 13,025	16,665 16,384 18,779 14,783	12,708 16,639 18,498 15,785	15,397 14,745 14,004 10,413	16,762 15,641 16,081 11,647
NIAGARA	15,251	16,428	14,715	14,551	15,757
Oxford Norfolk Elgin Middlesex	16,109 19,944 14,600 16,738	14,105 22,459 14,399 15,837	15,354 19,289 13,995 17,621	16,586 16,014 14,003 15,101	17,816 22,481 16,151 18,248
LAKE ERIE	16,706	16,260	16,924	15,284	18,336
Kent Essex Lambton	12,380 16,582 14,534	14,204 12,636 13,285	10,926 17,677 14,943	12,423 17,298 14,270	12,795 17,375 15,367
LAKE ST. CLAIR	15,240	13,117	15,508	15,691	15,995
Wellington Waterloo Perth Huron	16,360 19,251 16,397 14,367	12,680 17,142 19,717 19,183	16,726 19,546 13,566 12,374	17,476 17,369 14,718 14,456	17,317 22,387 18,614 15,782
MIDWESTERN ONTARIO	17,646	16,076	17,289	16,771	19,932

Table 3 (a) concluded

County, District (D.M.) or Regional (R.M.) Municipality and Economic Region	All Quarters	Q U A R T E R			
		I	II	III	IV
Dufferin Bruce Grey Simcoe Muskoka (D.M.) Parry Sound	15,234 13,918 10,409 14,609 14,626 9,539	25,562 15,965 8,386 13,032 17,632 11,833	15,176 13,804 10,382 14,877 14,631 10,035	13,054 11,402 11,299 13,914 10,931 9,109	13,112 15,516 10,759 15,929 16,459 8,654
GEORGIAN BAY	13,472	13,600	13,645	12,410	14,352
Nipissing Manitoulin Sudbury Timiskaming Cochrane Algoma	14,818 27,093 16,229 15,170 13,167 13,961	11,435 11,424 13,949 19,097 9,492 10,177	17,389 13,528 14,860 14,566 12,512 11,715	12,040 52,942 16,497 15,788 12,327 14,716	17,235 9,409 18,869 13,135 16,698 19,121
NORTHEASTERN ONTARIO	15,327	12,513	14,294	15,671	17,702
Thunder Bay Rainy River Kenora	14,176 15,005 13,935	10,732 34,560 13,339	14,726 13,362 16,309	15,213 10,842 14,409	14,321 11,836 12,029
NORTHWESTERN ONTARIO	14,176	12,814	14,597	14,744	13,558
GRAND TOTAL	17,291	17,079	17,124	16,811	18,117

CONVENTIONAL MORTGAGES

Table 3 (b) - Average Value of Mortgages (Under \$500,000), by Type of Lender, by Quarter, 1971

(Values shown in dollars)

Type of Lender	All Quarters	Q U A R T E R			
		I	II	III	IV
Personal Sector	13,578	13,375	13,651	12,673	14,582
Lending Institutions:					
(a) Insurance Companies	38,297	37,158	41,684	39,362	33,302
(b) Loan and Trust Companies	21,921	22,478	21,083	21,345	23,432
(c) Other	27,987	15,857	18,610	13,438	36,677
Financial Corporations (excl. Lending Institutions)	16,882	13,449	13,912	17,385	22,079
Other Corporations	19,047	19,508	17,478	17,932	21,096
Benevolent Societies	36,144	50,093	21,836	50,426	22,694
Public Sector	23,381	21,779	25,606	19,942	30,556
Chartered Banks	24,587	25,860	25,741	26,649	21,036
Credit Unions, Co-operatives	11,954	10,681	11,763	12,241	12,515
All Lenders	17,291	17,080	17,124	16,811	18,117

Table 3(c) - Average Value of Mortgages (Under \$500,000), by Type of Borrower, by Quarter, 1971

(Values shown in dollars)

Type of Borrower	All Quarters	Q U A R T E R			
		I	II	III	IV
Individual	13,553	12,705	13,778	13,509	13,888
Corporation	49,099	48,182	51,446	43,384	54,456
Partnership	42,915	41,181	38,631	30,219	56,330
Other	51,577	63,783	32,565	79,550	25,262
All Borrowers	17,291	17,080	17,124	16,811	18,117

CONVENTIONAL MORTGAGES

Table 4 (a) - Weighted Average Interest Rate* of Mortgages (Under \$500,000),
by County and Economic Region, by Quarter, 1971

County, District (D.M.) or Regional (R.M.) Municipality and Economic Region	Q U A R T E R			
	I	II	III	IV
Glengarry	9.87	9.50	9.54	9.01
Prescott	10.81	10.05	9.53	10.20
Russell	10.59	10.05	9.53	10.10
Stormont	9.83	10.56	9.47	9.36
Dundas	8.85	8.73	8.52	9.15
Ottawa-Carleton (R.M.)	10.22	9.52	9.46	9.89
Grenville	11.65	10.56	9.78	10.03
Leeds	10.26	9.62	9.71	10.53
Lanark	9.85	9.32	9.63	9.14
Frontenac	10.55	9.86	9.61	10.27
Renfrew	9.84	10.18	10.28	9.81
EASTERN ONTARIO	10.29	9.73	9.57	9.86
Lennox & Addington	10.07	9.90	9.79	9.76
Hastings	10.40	9.61	9.92	9.81
Prince Edward	12.94	9.16	9.22	9.08
Northumberland	10.85	9.74	9.53	9.25
Peterborough	10.56	10.26	10.34	9.79
Victoria	11.41	9.75	9.61	9.52
Durham	9.76	9.43	9.68	9.40
Haliburton	9.46	9.94	10.18	9.98
LAKE ONTARIO	10.66	9.67	9.76	9.52
Ontario	10.71	10.10	9.78	9.78
York (R.M.)	10.31	9.54	9.50	9.57
Peel	10.06	10.16	9.45	9.92
Halton	10.13	9.79	9.48	9.92
CENTRAL ONTARIO	10.28	9.73	9.52	9.70

Table 4 (a) continued

County, District (D.M.) or Regional (R.M.) Municipality and Economic Region	Q U A R T E R			
	I	II	III	IV
Wentworth	10.43	9.88	9.37	9.85
Niagara (R.M.)	10.32	9.55	9.60	9.76
Haldimand	11.16	8.93	8.93	9.35
Brant	9.16	9.55	9.82	9.78
NIAGARA	10.33	9.59	9.47	9.76
Oxford	9.83	9.23	8.90	8.63
Norfolk	7.50	7.46	8.54	8.25
Elgin	8.41	8.58	9.02	8.82
Middlesex	10.79	9.49	9.18	9.36
LAKE ERIE	9.38	8.92	8.99	8.92
Kent	10.31	9.16	9.06	9.09
Essex	10.26	9.16	9.46	9.32
Lambton	9.48	9.51	9.44	9.62
LAKE ST. CLAIR	10.03	9.26	9.40	9.35
Wellington	9.64	8.54	9.52	9.44
Waterloo	10.39	9.77	10.60	9.98
Perth	8.67	8.85	9.13	10.14
Huron	9.63	8.78	9.09	8.86
MIDWESTERN ONTARIO	9.82	9.27	9.44	9.76

Table 4 (a) concluded

County, District (D.M.) or Regional (R.M.) Municipality and Economic Region	Q U A R T E R			
	I	II	III	IV
Dufferin	9.60	9.06	9.06	8.76
Bruce	9.68	9.65	9.32	9.07
Grey	9.60	9.08	9.09	9.02
Simcoe	10.09	9.15	9.65	9.54
Muskoka (D.M.)	9.61	9.10	9.57	9.33
Parry Sound	10.37	10.01	9.68	9.77
GEORGIAN BAY	9.81	9.35	9.43	9.28
Nipissing	10.84	10.62	9.87	9.72
Manitoulin	8.52	8.32	12.58	8.33
Sudbury	11.53	10.27	10.53	10.23
Timiskaming	11.09	11.35	9.96	8.97
Cochrane	10.54	10.07	9.78	10.22
Algoma	10.96	10.28	9.37	11.27
NORTHEASTERN ONTARIO	11.02	10.34	10.48	10.12
Thunder Bay	9.88	10.59	10.12	9.54
Rainy River	10.37	9.94	9.37	9.85
Kenora	9.77	9.51	9.76	10.24
NORTHWESTERN ONTARIO	9.94	10.22	9.97	9.75
GRAND TOTAL	10.17	9.61	9.60	9.64

* See paragraph " Mortgage Interest Rates", page 7, re limited application of these rates.

CONVENTIONAL MORTGAGES

Table 4(b) - Weighted Average Interest Rate* of Mortgages (Under \$500,000), by Type of Lender, by Quarter, 1971

Type of Lender	Q U A R T E R			
	I	II	III	IV
Personal Sector	9.47	9.19	9.34	9.17
Lending Institutions:				
(a) Insurance Companies	9.93	9.20	9.40	9.57
(b) Loan and Trust Companies	10.20	9.49	9.51	9.71
(c) Other	9.67	9.61	9.65	9.01
Financial Corporations (excl. Lending Institutions)	14.80	13.29	12.15	11.91
Other Corporations	10.89	10.45	10.53	10.57
Benevolent Societies	8.66	8.36	7.92	7.89
Public Sector	10.02	9.24	8.32	8.51
Chartered Banks	9.70	9.27	9.32	9.20
Credit Unions, Co-operatives	10.49	10.11	10.11	10.16
All Lenders	10.17	9.61	9.60	9.64

* See paragraph "Mortgage Interest Rate", page 7, re limited application of these rates.

Table 4(c) - Weighted Average Interest Rate* of Mortgages (Under \$500,000), by Type of Borrower, by Quarter, 1971

Type of Borrower	Q U A R T E R			
	I	II	III	IV
Individual	10.00	9.53	9.55	9.64
Corporation	10.59	9.88	9.81	9.66
Partnership	9.96	9.29	9.25	9.55
Other	9.45	9.22	8.21	9.05
All Borrowers	10.17	9.61	9.60	9.64

* See paragraph "Mortgage Interest Rates", page 7, re limited application of these rates.

CONVENTIONAL MORTGAGES

Table 5 - Weighted Average Term and Weighted Average Interest Rate* of Mortgages
(Under \$500,000), by Economic Region, by Quarter, 1971

Economic Region	AVERAGE TERM (Years)				AVERAGE INTEREST RATE (Per Cent)*			
	I	II	III	IV	I	II	III	IV
Eastern Ontario	6.96	7.37	7.00	7.51	10.29	9.73	9.57	9.86
Lake Ontario	7.57	6.88	6.83	6.79	10.66	9.67	9.76	9.52
Central Ontario	6.64	6.63	7.04	5.77	10.28	9.73	9.52	9.70
Niagara	5.48	6.00	5.61	6.56	10.33	9.59	9.47	9.76
Lake Erie	9.01	7.88	7.39	7.30	9.38	8.92	8.99	8.92
Lake St. Clair	7.60	7.36	6.23	5.92	10.03	9.26	9.40	9.35
Midwestern Ontario	7.13	7.24	7.38	6.71	9.82	9.27	9.44	9.76
Georgian Bay	7.03	7.38	6.60	6.79	9.81	9.35	9.43	9.28
Northeastern Ontario	8.35	8.20	7.25	7.63	11.02	10.34	10.48	10.12
Northwestern Ontario	7.94	7.45	8.14	8.27	9.94	10.22	9.97	9.75
PROVINCIAL TOTAL	7.16	7.14	6.94	6.78	10.17	9.61	9.60	9.64

* See paragraph "Mortgage Interest Rates", page 7, re limited application of these rates.

CONVENTIONAL MORTGAGES

Table 6 (a) - Number of Mortgages (Under \$500,000), by County and Economic Region, by Month, 1971

County, District (D.M.) or Regional (R.M.) Municipality and Economic Region	Total Mortgages	January	February	March	April	May	June	July	August	September	October	November	December
Glengarry	281	17	8	12	21	18	36	39	23	17	41	21	28
Prescott	547	25	15	39	32	55	61	59	43	49	60	45	64
Russell	763	41	33	46	58	64	75	68	87	94	52	83	62
Stormont	908	45	57	35	77	87	101	81	107	95	83	67	73
Dundas	252	17	11	13	14	28	25	24	28	27	22	20	23
Ottawa-Carleton (R.M.)	9,366	428	376	616	680	661	1,153	1,003	931	999	829	795	895
Grenville	444	28	14	33	32	38	43	60	37	37	40	42	40
Leeds	1,088	65	63	57	64	82	146	109	118	118	57	96	113
Lapark	808	35	41	41	62	62	95	88	77	75	75	88	69
Frontenac	2,781	130	128	173	198	225	350	288	284	271	198	262	274
Renfrew	1,356	42	67	81	109	116	140	135	115	141	135	137	138
EASTERN ONTARIO	18,594	873	813	1,146	1,347	1,436	2,225	1,954	1,850	1,923	1,592	1,656	1,779
Lennox & Addington	842	34	33	40	64	68	101	102	61	85	76	94	84
Hastings	2,401	83	89	138	179	171	271	291	243	253	237	244	202
Prince Edward	575	41	29	26	38	58	58	67	49	42	49	56	62
Northumberland	1,724	68	90	86	122	176	210	202	188	184	135	130	133
Peterborough	2,625	159	126	164	223	216	323	266	240	259	197	242	210
Victoria	1,474	74	49	84	91	119	177	178	168	135	134	128	137
Durham	1,732	77	82	98	137	147	158	253	163	176	168	137	136
Haliburton	845	39	39	37	39	57	85	123	77	103	90	79	77
LAKE ONTARIO	12,218	575	537	673	893	1,012	1,383	1,482	1,189	1,237	1,086	1,110	1,041
Ontario	5,853	322	295	386	423	534	669	551	555	532	525	559	502
York (R.M.)	51,677	2,605	2,638	3,382	3,735	3,758	6,294	5,108	5,481	4,695	4,948	4,585	4,448
Peel	9,311	736	479	621	543	567	1,167	1,034	843	865	725	832	899
Halton	5,670	295	319	388	421	445	698	562	542	588	371	534	507
CENTRAL ONTARIO	72,511	3,958	3,731	4,777	5,122	5,304	8,828	7,255	7,421	6,680	6,569	6,510	6,356

Table 6 (a) Continued

County, District (D.M.) or Regional (R.M.) Municipality and Economic Region	Total Mortgages	January	February	March	April	May	June	July	August	September	October	November	December
Wentworth Niagara (R.M.) Haldimand Brant	10,142 8,034 899 2,277	562 479 49 138	559 443 56 121	700 492 44 179	810 650 63 185	833 700 75 186	1,323 951 91 242	1,027 797 106 250	866 672 70 180	840 711 98 195	848 675 61 196	952 663 101 203	822 801 85 202
NIAGARA	21,352	1,228	1,179	1,415	1,708	1,794	2,607	2,180	1,788	1,844	1,780	1,919	1,910
Oxford Norfolk Elgin Middlesex	1,804 1,205 1,441 6,689	96 68 84 269	95 71 70 368	134 129 117 444	173 103 129 506	140 110 164 548	204 147 150 751	184 109 133 628	157 93 112 747	147 92 130 647	137 79 106 551	153 103 133 574	184 101 113 656
LAKE ERIE	11,139	517	604	824	911	962	1,252	1,054	1,109	1,016	873	963	1,054
Kent Essex Lambton	2,499 6,845 2,884	145 356 187	140 391 167	170 485 224	244 533 255	246 550 261	282 768 329	217 697 275	192 649 260	224 619 232	182 567 202	214 615 248	243 615 244
LAKE ST. CLAIR	12,228	688	698	879	1,032	1,057	1,379	1,189	1,101	1,075	951	1,077	1,102
Wellington Waterloo Perth Huron	2,928 5,916 1,226 1,279	163 353 52 58	158 322 57 70	215 436 86 68	208 477 86 85	211 490 101 128	337 585 124 177	278 612 112 124	262 515 139 99	285 531 122 126	300 459 110 86	277 578 110 111	234 558 127 147
MIDWESTERN ONTARIO	11,349	626	607	805	856	930	1,223	1,126	1,015	1,064	955	1,076	1,066

Table 6 (a) 'Concluded

County, District (D.M.) or Regional (R.M.) Municipality and Economic Region	Total Mortgages	January	February	March	April	May	June	July	August	September	October	November	December
Dufferin	945	32	39	50	68	82	100	91	116	90	92	87	98
Bruce	1,625	65	79	86	135	136	177	144	172	154	143	163	171
Grey	2,427	140	129	145	201	202	238	239	224	228	232	234	215
Simcoe	7,452	332	350	451	546	578	764	755	739	770	807	732	628
Misskoka (D.M.)	1,762	93	84	103	122	132	199	181	173	140	197	160	178
Parry Sound	1,392	52	69	59	81	99	135	138	136	218	147	157	101
GEORGIAN BAY	15,603	714	750	894	1,153	1,229	1,613	1,548	1,560	1,600	1,618	1,533	1,391
Nipissing	1,368	57	60	106	100	115	170	144	132	123	113	127	121
Manitoulin	182	7	13	13	9	8	19	25	25	19	13	15	16
Sudbury	4,963	212	233	288	398	465	613	554	460	494	406	431	409
Timiskaming	505	35	20	17	36	29	64	54	47	55	51	47	50
Cochrane	1,627	36	67	92	118	161	168	216	183	166	127	146	147
Algoma	1,707	82	94	107	135	144	201	174	184	164	132	153	137
NORTHEASTERN ONTARIO	10,352	429	487	623	796	922	1,235	1,167	1,031	1,021	842	919	880
Thunder Bay	1,940	80	90	117	133	156	237	208	205	187	189	171	167
Rainy River	184	10	6	9	12	19	16	19	19	19	23	19	13
Kenora	632	31	26	46	30	49	73	64	47	65	60	93	48
NORTHWESTERN ONTARIO	2,756	121	122	172	175	224	326	291	271	271	272	283	228
GRAND TOTAL	188,102	9,729	9,528	12,208	13,993	14,870	22,071	19,246	18,335	17,731	16,538	17,046	16,807

CONVENTIONAL MORTGAGES

Table 6 (b) - Number of Mortgages (Under \$500,000), by Type of Lender, by Month, 1971

Type of Lender	Total Mortgages	January	February	March	April	May	June	July	August	September	October	November	December
Personal Sector	92,418	4,786	4,750	5,885	6,527	7,476	10,401	9,114	8,693	9,178	8,416	8,773	8,419
Lending Institutions:	3,497	143	160	208	290	248	465	414	383	361	351	244	230
(a) Insurance Companies	37,347	1,804	1,683	2,649	3,186	3,236	5,243	4,638	3,634	2,830	2,935	2,701	2,808
(b) Loan and Trust Companies	225	-	3	4	18	37	4	-	-	32	20	52	55
(c) Other	7,736	397	462	651	626	596	983	685	572	689	679	660	736
Financial Corporations (excl. Lending Institutions)	19,814	1,088	1,223	1,355	1,571	1,387	1,923	1,770	1,805	1,833	1,765	2,099	1,995
Other Corporations	181	12	30	1	12	11	32	26	4	17	16	16	4
Benevolent Societies	4,520	460	222	217	149	202	536	394	1,259	220	213	314	334
Public Sector	11,938	559	531	594	847	75	1,387	1,130	1,026	1,407	1,097	1,246	1,309
Chartered Banks	10,426	480	464	644	767	872	1,097	1,075	959	1,164	1,046	941	917
Credit Unions, Co-operatives													
All Lenders	188,102	9,729	9,528	12,208	13,993	14,870	22,071	19,246	18,335	17,731	16,538	17,046	16,807

Table 6 (c) - Number of Mortgages (Under \$500,000), by Type of Borrower, by Month, 1971

Type of Borrower	Total Mortgages	January	February	March	April	May	June	July	August	September	October	November	December
Individual	168,171	8,207	8,398	10,961	12,622	13,695	19,907	17,426	15,766	16,095	14,809	15,381	14,904
Corporation	18,253	1,378	1,064	1,154	1,220	1,050	2,001	1,626	2,436	1,527	1,586	1,487	1,724
Partnership	1,291	120	48	75	119	79	128	109	94	102	128	146	143
Other	387	24	18	18	32	46	35	85	39	7	15	32	36
All Borrowers	188,102	9,729	9,528	12,208	13,993	14,870	22,071	19,246	18,335	17,731	16,538	17,046	16,807

CONVENTIONAL MORTGAGES

Table 7 (a) - Value of Mortgages (Under \$500,000), by County and Economic Region, by Month, 1971

(Values shown in thousand dollars)

County, District (D.M.) or Regional (R.M.) Municipality and Economic Region	Total Value	January	February	March	April	May	June	July	August	September	October	November	December
Glengarry	2,904	124	59	96	218	245	316	576	179	125	376	297	293
Prescott	7,219	238	225	377	547	734	613	911	629	730	592	843	780
Russell	8,520	502	274	696	473	626	645	770	974	1,053	1,030	842	635
Stormont	10,988	342	754	379	714	843	1,538	951	1,380	1,281	969	1,061	776
Dundas	3,467	234	121	192	308	398	303	353	338	358	255	239	368
Ottawa-Carleton (R.M.)	192,100	7,207	7,494	14,005	13,136	12,451	27,044	16,439	22,246	15,737	18,901	12,704	24,736
Grenville	5,772	756	232	382	355	492	795	608	391	365	425	530	441
Leeds	14,462	1,065	706	529	822	1,136	1,626	1,338	1,438	1,449	835	1,368	2,150
Lanark	10,508	418	599	631	868	829	1,102	1,121	972	887	955	1,150	976
Frontenac	49,339	3,418	2,528	2,164	3,071	3,937	9,860	5,337	4,128	4,310	2,752	3,440	4,394
Renfrew	17,619	428	751	855	1,466	1,675	1,393	1,417	1,330	2,038	2,153	1,913	2,200
EASTERN ONTARIO	322,898	14,732	13,743	20,306	21,978	23,366	45,235	29,821	34,005	28,333	29,243	24,387	37,749
Lennox & Addington	9,975	264	511	447	455	760	1,165	1,095	821	1,319	796	1,311	1,031
Hastings	28,949	1,134	878	1,740	3,254	1,388	2,756	3,325	2,579	2,885	2,383	2,686	3,941
Prince Edward	7,022	629	387	257	522	839	734	812	737	352	461	518	774
Northumberland	22,458	994	1,588	1,723	1,456	1,948	2,272	2,341	1,691	2,155	1,538	1,598	3,154
Peterborough	32,010	1,915	1,248	2,264	2,334	1,673	3,908	3,095	3,746	2,563	2,619	2,732	3,913
Victoria	15,575	763	595	976	990	1,053	1,731	1,999	1,776	1,396	1,207	1,636	1,453
Durham	25,186	2,440	1,504	1,108	1,748	2,132	2,001	2,653	2,103	2,461	2,667	1,932	2,437
Haliburton	7,453	491	525	317	413	394	714	1,050	666	691	829	748	615
LAKE ONTARIO	148,628	8,630	7,236	8,832	11,172	10,187	15,281	16,370	14,119	13,822	12,500	13,161	17,318
Ontario	89,491	3,211	2,880	4,099	9,800	7,471	8,848	10,759	8,165	8,134	6,856	7,490	11,778
York (R.M.)	1,084,626	60,772	61,506	68,123	93,010	71,191	121,503	96,292	113,411	112,175	104,486	86,563	95,594
Peel	118,526	11,299	8,389	10,684	9,787	12,718	20,381	18,700	19,907	19,132	21,556	14,777	21,196
Halton	111,950	6,978	6,558	5,912	9,085	8,377	16,619	8,386	8,295	9,166	5,848	14,092	12,634
CENTRAL ONTARIO	1,474,593	82,260	79,333	88,818	121,682	99,757	167,351	134,137	149,778	148,607	138,746	122,922	141,202

Table 7 (a) Continued

County, District (D.M.) or Regional (R.M.) Municipality and Economic Region	Total Value	January	February	March	April	May	June	July	August	September	October	November	December
Wentworth	154,070	7,482	6,233	16,822	11,207	9,831	16,663	17,442	10,176	14,494	10,626	11,244	21,850
Niagara (R.M.)	127,057	8,437	5,755	8,685	11,042	10,375	16,743	11,762	10,731	9,598	8,578	9,383	15,968
Halimand	14,843	610	641	1,545	1,386	1,561	1,282	1,576	838	1,424	899	1,164	1,917
Brant	29,659	1,442	1,355	3,781	2,729	3,311	3,761	2,563	2,105	1,861	2,193	2,004	2,554
NIAGARA	325,629	17,971	13,984	30,833	26,364	25,078	38,449	33,343	23,850	27,377	22,296	23,795	42,289
Oxford	29,061	1,204	1,292	2,093	2,686	2,300	2,945	2,938	2,582	2,591	2,656	2,795	2,979
Norfolk	24,033	1,287	1,831	2,922	2,730	1,762	2,447	2,157	1,251	1,255	1,511	1,620	3,260
Elgin	21,038	979	1,277	1,686	1,965	2,117	2,161	1,956	1,563	1,718	1,194	1,930	2,492
Middlesex	111,960	4,587	5,644	6,823	10,159	7,274	14,342	8,652	14,437	7,488	8,909	9,966	13,679
LAKE ERIE	186,092	8,057	10,044	13,524	17,540	13,453	21,895	15,703	19,833	13,052	14,270	16,311	22,410
Kent	30,938	1,662	1,390	3,346	2,768	3,372	2,330	3,371	2,285	2,216	2,006	2,637	3,555
Essex	113,503	5,402	4,343	5,827	8,343	12,859	11,523	11,060	10,353	12,567	8,711	9,289	13,226
Lambton	41,916	2,912	2,084	2,744	3,055	3,530	6,003	3,675	3,987	3,286	2,665	2,647	5,328
LAKE ST-CLAIR	186,357	9,976	7,817	11,917	14,166	19,761	19,856	18,106	16,625	18,069	13,382	14,573	22,109
Wellington	47,903	2,087	1,611	3,061	4,812	3,029	4,750	5,482	5,332	3,650	6,367	4,738	2,984
Waterloo	113,887	6,997	4,928	7,225	8,426	7,910	14,013	10,182	9,214	9,340	10,794	10,334	14,524
Perth	20,103	1,200	911	1,663	1,221	1,579	1,446	1,389	2,425	1,698	1,473	1,711	3,387
Huron	18,376	1,175	964	940	892	1,730	2,217	1,799	2,123	1,118	943	1,916	2,559
MIDWESTERN ONTARIO	200,269	11,459	8,414	12,889	15,351	14,248	22,426	18,852	19,094	15,806	19,577	18,699	23,454

Table 7 (a) Concluded

County, District (D.M.) or Regional (R.M.) Municipality and Economic Region	Total Value	January	February	March	April	May	June	July	August	September	October	November	December
Dufferin	14,396	649	1,221	1,184	1,184	1,118	1,544	1,024	1,716	1,121	1,143	1,255	1,237
Bruce	22,616	728	1,037	1,897	1,683	1,674	2,833	1,650	1,957	1,752	1,917	2,235	3,253
Grey	25,262	1,174	1,115	1,173	2,450	2,120	2,092	2,538	2,760	2,512	2,348	2,296	2,684
Simcoe	108,873	4,165	3,589	7,002	6,242	8,367	13,410	7,541	11,508	12,505	10,987	11,385	12,172
Muskoka (D.M.)	25,771	1,328	1,137	2,541	2,703	1,547	2,382	2,150	1,630	1,585	2,490	2,944	3,334
Parry Sound	13,278	571	708	850	561	949	1,651	1,305	1,324	1,850	1,255	1,146	1,108
GEORGIAN BAY	210,196	8,615	8,807	14,647	14,823	15,775	23,912	16,208	20,895	21,325	20,140	21,261	23,788
Nipissing	20,271	802	584	1,168	2,111	2,054	2,599	1,528	1,774	1,451	1,546	2,119	2,535
Manitoulin	4,931	78	163	135	179	77	231	1,451	2,062	141	132	112	170
Sudbury	80,548	2,649	3,693	3,879	5,163	8,448	8,289	8,837	7,741	8,336	7,326	9,111	7,076
Timiskaming	7,661	781	450	146	369	182	1,321	585	1,238	639	571	681	698
Cochrane	21,422	500	593	758	1,396	1,600	2,575	2,881	2,085	2,009	1,925	2,984	2,116
Algoma	23,832	1,039	934	906	1,824	1,625	2,168	2,223	3,465	1,999	2,085	3,939	1,625
NORTHEASTERN ONTARIO	158,665	5,849	6,417	6,992	11,042	13,986	17,183	17,505	18,365	14,575	13,585	18,946	14,220
Thunder Bay	27,501	1,094	892	1,093	1,801	3,267	2,664	3,898	3,079	2,151	2,354	2,180	3,028
Rainy River	2,761	680	86	97	102	285	242	234	179	206	205	194	251
Kenora	8,807	363	233	780	907	541	1,044	894	854	787	770	1,082	552
NORTHWESTERN ONTARIO	39,069	2,137	1,211	1,970	2,810	4,093	3,950	5,026	4,112	3,144	3,329	3,456	3,831
GRAND TOTAL	3,252,396	169,686	157,006	210,728	256,928	239,704	375,538	305,075	320,676	304,106	287,068	277,511	348,370

CONVENTIONAL MORTGAGES

Table 7(b) - Value of Mortgages (Under \$500,000), by Type of Lender, by Month, 1971

(Values shown in thousand dollars)

Type of Lender	Total Value	January	February	March	April	May	June	July	August	September	October	November	December
Personal Sector	1,254,724	69,494	57,499	79,781	94,547	99,692	138,941	106,437	120,679	114,211	112,498	120,887	140,058
Lending Institutions:													
(a) Insurance Companies	134,653	8,553	5,502	5,194	9,362	16,872	16,242	15,397	14,301	15,922	8,464	6,411	12,433
(b) Loan and Trust Companies	817,771	44,552	33,202	60,264	67,966	63,923	113,807	96,840	80,154	59,575	66,619	61,140	69,729
(c) Other	6,297		69	42	310	714	74			426	447	1,074	3,141
Financial Corporations	130,683	4,658	4,309	11,368	10,879	7,385	12,467	9,093	10,011	14,711	17,924	8,997	18,881
(excl. Lending Institutions)													
Other Corporations	377,526	15,474	30,368	25,754	39,067	19,715	26,670	22,534	36,124	38,280	39,802	33,481	50,257
Benevolent Societies	6,542	148	1,895	111	125	401	675	1,991	39	340	418	287	112
Public Sector	106,338	10,543	4,277	4,433	5,027	6,507	10,232	8,737	23,224	6,867	6,337	9,263	10,891
Chartered Banks	293,220	11,174	14,916	16,868	20,784	14,653	42,868	30,613	24,354	39,948	21,464	25,226	30,352
Credit Unions, Co-operatives	124,642	5,090	4,969	6,913	8,861	9,842	13,562	13,433	11,790	13,826	13,095	10,745	12,516
All Lenders	3,252,396	169,686	157,006	210,728	256,928	239,704	375,538	305,075	320,676	304,106	287,068	277,511	348,370

Table 7(c) - Value of Mortgages (Under \$500,000), by Type of Borrower, by Month, 1971

(Values shown in thousand dollars)

Type of Borrower	Total Value	January	February	March	April	May	June	July	August	September	October	November	December
Individual	2,278,557	103,411	97,903	148,866	174,180	184,675	278,267	236,014	214,368	214,550	204,688	202,434	219,201
Corporation	898,321	63,040	56,153	54,213	75,839	48,975	93,934	57,228	101,098	87,052	77,100	65,562	118,127
Partnership	55,403	2,880	839	6,288	5,464	4,270	2,821	2,517	4,248	2,361	4,660	8,681	10,374
Other	20,115	355	2,111	1,361	1,445	1,784	516	9,316	962	143	620	834	668
All Borrowers	3,252,396	169,686	157,006	210,728	256,928	239,704	375,538	305,075	320,676	304,106	287,068	277,511	348,370

CONVENTIONAL MORTGAGES

Table 8 - Ranking of Counties by Number and Value of Mortgages
Registered (Under \$500,000), 1971

County, District (D.M.) or Regional (R.M.) Municipality and Economic Region	NUMBER OF MORTGAGES			VALUE OF MORTGAGES		
	Rank	Number	Per Cent	Rank	Amount \$ 000	Per Cent
York (R.M.)	1	51,677	27.5	1	1,084,626	33.4
Wentworth	2	10,142	5.4	4	154,070	4.7
Ottawa-Carleton (R.M.)	3	9,366	5.0	2	192,100	5.9
Peel	4	9,311	5.0	3	188,526	5.8
Niagara (R.M.)	5	8,034	4.3	5	127,057	3.9
Simcoe	6	7,452	4.0	10	108,873	3.3
Essex	7	6,845	3.6	7	113,503	3.5
Middlesex	8	6,689	3.6	8	111,960	3.4
Waterloo	9	5,916	3.1	6	113,887	3.5
Ontario	10	5,853	3.1	11	89,491	2.8
Halton	11	5,670	3.0	9	111,950	3.4
Sudbury	12	4,963	2.6	12	80,548	2.5
Wellington	13	2,928	1.6	14	47,903	1.5
Lambton	14	2,884	1.5	15	41,916	1.3
Frontenac	15	2,781	1.5	13	49,339	1.5
Peterborough	16	2,625	1.4	16	32,010	1.0
Kent	17	2,499	1.3	17	30,938	1.0
Grey	18	2,427	1.3	23	25,262	0.8
Hastings	19	2,401	1.3	20	28,949	0.9
Brant	20	2,277	1.2	18	29,659	0.9
Thunder Bay	21	1,940	1.0	21	27,501	0.9
Oxford	22	1,804	1.0	19	29,061	0.9
Muskoka (D.M.)	23	1,762	0.9	22	25,771	0.8
Durham	24	1,732	0.9	23	25,186	0.8
Northumberland	25	1,724	0.9	28	22,458	0.7
Algoma	26	1,707	0.9	26	23,832	0.7
Cochrane	27	1,627	0.9	29	21,422	0.7
Bruce	28	1,625	0.9	27	22,616	0.7
Victoria	29	1,474	0.8	35	15,575	0.5
Elgin	30	1,441	0.8	30	21,038	0.6

Table 8 Concluded

County, District (D.M.) or Regional (R.M.) Municipality and Economic Region	NUMBER OF MORTGAGES			VALUE OF MORTGAGES		
	Rank	Number	Per Cent	Rank	Amount \$ 000	Per Cent
Parry Sound	31	1,392	0.7	39	13,278	0.4
Nipissing	32	1,368	0.7	31	20,271	0.6
Renfrew	33	1,356	0.7	34	17,619	0.5
Huron	34	1,279	0.7	33	18,376	0.6
Perth	35	1,226	0.7	32	20,103	0.6
Norfolk	36	1,205	0.6	25	24,033	0.7
Leeds	37	1,088	0.6	37	14,462	0.4
Dufferin	38	945	0.5	38	14,396	0.4
Stormont	39	908	0.5	40	10,988	0.3
Haldimand	40	899	0.5	36	14,843	0.5
Haliburton	41	845	0.5	46	7,453	0.2
Lennox & Addington	42	842	0.4	42	9,975	0.3
Lanark	43	808	0.4	41	10,508	0.3
Russell	44	763	0.4	44	8,520	0.3
Kenora	45	632	0.3	43	8,807	0.3
Prince Edward	46	575	0.3	48	7,022	0.2
Prescott	47	547	0.3	47	7,219	0.2
Timiskaming	48	505	0.3	45	7,661	0.2
Grenville	49	444	0.2	49	5,772	0.2
Glengarry	50	281	0.1	52	2,904	0.1
Dundas	51	252	0.1	51	3,467	0.1
Rainy River	52	184	0.1	53	2,761	0.1
Manitoulin	53	182	0.1	50	4,931	0.2
Total	...	188,102	100.0	...	3,252,396	100.0

CONVENTIONAL MORTGAGES

Table 9 (a) - Number and Value of Mortgages (Under \$500,000), by Size of Loan, by Quarter, 1971

Size of Loan	Total	Q U A R T E R			
		I	II	III	IV
		N U M B E R			
Under \$5,000	35,356	6,498	8,986	10,298	9,574
\$ 5,000 - \$ 9,999	44,243	8,011	12,131	12,668	11,433
10,000 - 14,999	34,107	5,701	9,503	9,979	8,924
15,000 - 19,999	27,316	4,186	7,435	8,461	7,234
20,000 - 49,999	38,333	5,584	10,741	11,524	10,484
50,000 - 99,999	3,782	597	967	1,029	1,189
100,000 - 249,999	2,281	463	465	621	732
250,000 - 499,999	898	176	269	176	277
Not Stated	1,786	249	437	556	544
All Sizes	188,102	31,465	50,934	55,312	50,391
		V A L U E (Thousand dollars)			
Under \$5,000	108,581	20,146	27,726	31,811	28,898
\$ 5,000 - \$ 9,999	310,045	56,110	84,722	88,713	80,500
10,000 - 14,999	409,498	67,593	114,433	120,231	107,241
15,000 - 19,999	465,633	71,165	126,468	144,983	123,017
20,000 - 49,999	1,024,308	152,326	285,400	306,217	280,365
50,000 - 99,999	248,263	38,931	63,522	65,739	80,071
100,000 - 249,999	342,375	65,788	71,595	97,231	107,761
250,000 - 499,999	312,066	60,647	88,960	62,653	99,806
Not Stated	31,627	4,714	9,344	12,279	5,290
All Sizes	3,252,396	537,420	872,170	929,857	912,949

CONVENTIONAL MORTGAGES

- 40 -

Table 9(b) - Number and Value of Mortgages (Under \$500,000), by Interest Rate*, by Quarter, 1971

Interest Rate	Total	Q U A R T E R			
		I	II	III	IV
N U M B E R					
Under 6 Per Cent	1,920	318	531	560	511
6 - 7 Per Cent	9,010	1,295	2,552	2,607	2,556
8 Per Cent	20,285	2,353	5,439	6,972	5,521
9 Per Cent	84,021	9,232	25,072	27,232	22,485
10 Per Cent	29,957	9,276	6,253	6,927	7,501
11 Per Cent	5,862	1,475	1,370	1,413	1,604
12 - 14 Per Cent	19,427	3,553	4,805	5,439	5,630
15 - 19 Per Cent	9,952	2,519	2,825	2,212	2,396
20 Per Cent and Over	896	288	298	148	162
Not Stated	6,772	1,156	1,789	1,802	2,025
All Interest Rates	188,102	31,465	50,934	55,312	50,391
V A L U E (Thousand Dollars)					
Under 6 Per Cent	39,882	6,365	12,008	12,123	9,386
6 - 7 Per Cent	198,203	26,355	53,587	58,634	59,627
8 Per Cent	385,058	45,418	96,130	121,385	122,125
9 Per Cent	1,520,466	169,577	460,584	480,153	410,152
10 Per Cent	458,751	159,486	83,914	87,142	128,209
11 Per Cent	116,504	29,998	24,882	33,178	28,446
12 - 14 Per Cent	289,523	51,354	71,805	71,624	94,740
15 - 19 Per Cent	99,963	26,081	26,006	24,256	23,620
20 Per Cent and Over	7,864	2,630	2,616	1,440	1,178
Not Stated	136,182	20,156	40,638	39,922	35,466
All Interest Rates	3,252,396	537,420	872,170	929,857	912,949

* See paragraph "Mortgage Interest Rates", page 7, re limited application of these rates.

CONVENTIONAL MORTGAGES

Table 9 (c) - Number and Value of Mortgages (Under \$500,000), by Length of Contract, by Quarter, 1971

Length of Contract	Total	Q U A R T E R			
		I	II	III	IV
		N U M B E R			
Under 3 Years	15,590	3,003	4,161	3,956	4,470
3 - 4 Years	17,078	3,325	3,940	4,820	4,993
5 Years	112,914	17,846	31,191	34,147	29,730
6 - 9 Years	9,849	1,505	3,010	2,652	2,682
10 Years	13,730	2,460	3,794	3,801	3,675
11 - 14 Years	1,440	253	362	401	424
15 Years	2,632	452	755	672	753
16 - 19 Years	507	105	116	137	149
20 Years and Over	7,042	1,320	1,679	2,633	1,410
Not Stated	7,320	1,196	1,926	2,093	2,105
All Lengths	188,102	31,465	50,934	55,312	50,391
		V A L U E (Thousand dollars)			
Under 3 Years	345,757	72,650	85,819	76,150	111,138
3 - 4 Years	215,640	40,893	53,200	61,910	59,637
5 Years	1,697,496	256,788	459,163	513,880	467,665
6 - 9 Years	161,488	23,351	40,444	41,023	56,670
10 Years	320,477	54,129	88,562	77,899	99,887
11 - 14 Years	47,689	5,154	10,960	19,375	12,200
15 Years	54,930	12,135	13,016	13,468	16,311
16 - 19 Years	12,031	2,714	3,779	2,625	2,913
20 Years and Over	205,853	32,545	59,158	69,153	44,997
Not Stated	191,035	37,061	58,069	54,374	41,531
All Lengths	3,252,396	537,420	872,170	929,857	912,949

CONVENTIONAL MORTGAGES

Table 10 (a) - Percentage Distribution of Number and Value of Mortgages
(Under \$500,000), by Size of Loan, by Quarter, 1971

Size of Loan	Total	Q U A R T E R			
		I	II	III	IV
N U M B E R					
Under \$5,000	18.8	20.7	17.6	18.6	19.0
\$ 5,000 - \$ 9,999	23.6	25.5	23.8	22.9	22.7
10,000 - 14,999	18.1	18.1	18.7	18.0	14.4
15,000 - 19,999	14.5	13.3	14.6	15.3	17.7
20,000 - 49,999	20.4	17.7	21.1	20.9	20.8
50,000 - 99,999	2.0	1.9	1.9	1.9	2.4
100,000 - 249,999	1.2	1.5	0.9	1.1	1.5
250,000 - 499,999	0.5	0.5	0.5	0.3	0.5
Not Stated	0.9	0.8	0.9	1.0	1.0
All Sizes	100.0	100.0	100.0	100.0	100.0
V A L U E					
Under \$5,000	3.3	3.7	3.2	3.4	3.2
\$ 5,000 - \$ 9,999	9.5	10.4	9.7	9.6	8.8
10,000 - 14,999	12.6	12.6	13.1	12.9	11.7
15,000 - 19,999	14.3	13.3	14.5	15.6	13.5
20,000 - 49,999	31.5	28.4	32.7	32.9	30.7
50,000 - 99,999	7.7	7.2	7.3	7.1	8.8
100,000 - 249,999	10.5	12.2	8.2	10.5	11.8
250,000 - 499,999	9.6	11.3	10.2	6.7	10.9
Not Stated	1.0	0.9	1.1	1.3	0.6
All Sizes	100.0	100.0	100.0	100.0	100.0

CONVENTIONAL MORTGAGES

Table 10 (b) - Percentage Distribution of Number and Value of Mortgages (Under \$500,000), by Interest Rate*, by Quarter, 1971

Interest Rate	Total	Q U A R T E R			
		I	II	III	IV
		N U M B E R			
Under 6 Per Cent	1.0	1.0	1.0	1.0	1.0
6 - 7 Per Cent	4.8	4.1	5.0	4.7	5.1
8 Per Cent	10.8	7.5	10.7	12.6	10.9
9 Per Cent	44.7	29.3	49.2	49.2	44.6
10 Per Cent	15.9	29.5	12.3	12.5	14.9
11 Per Cent	3.1	4.7	2.7	2.6	3.2
12 - 14 Per Cent	10.3	11.3	9.4	9.8	11.2
15 - 19 Per Cent	5.3	8.1	5.6	4.0	4.8
20 Per Cent and Over	0.5	0.9	0.6	0.3	0.3
Not Stated	3.6	3.6	3.5	3.3	4.0
All Interest Rates	100.0	100.0	100.0	100.0	100.0
		V A L U E			
Under 6 Per Cent	1.2	1.2	1.4	1.3	1.0
6 - 7 Per Cent	6.1	4.9	6.2	6.3	6.5
8 Per Cent	11.8	8.5	11.0	13.1	13.4
9 Per Cent	46.8	31.5	52.8	51.6	44.9
10 Per Cent	14.1	29.7	9.6	9.4	14.0
11 Per Cent	3.6	5.6	2.9	3.6	3.1
12 - 14 Per Cent	8.9	9.5	8.2	7.7	10.4
15 - 19 Per Cent	3.1	4.8	3.0	2.6	2.6
20 Per Cent and Over	0.2	0.5	0.3	0.1	0.2
Not Stated	4.2	3.8	4.6	4.3	3.9
All Interest Rates	100.0	100.0	100.0	100.0	100.0

* See paragraph "Mortgage Interest Rates", page 7, re limited application of these rates.

CONVENTIONAL MORTGAGES

Table 10 (c) - Percentage Distribution of Number and Value of Mortgages
(Under \$500,000), by Length of Contract, by Quarter, 1971

Length of Contract	Total	Q U A R T E R			
		I	II	III	IV
		N U M B E R			
Under 3 Years	8.3	9.6	8.2	7.2	8.9
3 - 4 Years	9.1	10.6	7.7	8.7	9.9
5 Years	60.0	56.7	61.2	61.7	59.0
6 - 9 Years	5.2	4.8	5.9	4.8	5.3
10 Years	7.3	7.8	7.5	6.9	7.3
11 - 14 Years	0.8	0.8	0.7	0.7	0.8
15 Years	1.4	1.4	1.5	1.2	1.5
16 - 19 Years	0.3	0.3	0.2	0.2	0.3
20 Years and Over	3.7	4.2	3.3	4.8	2.8
Not Stated	3.9	3.8	3.8	3.8	4.2
All Lengths	100.0	100.0	100.0	100.0	100.0
		V A L U E			
Under 3 Years	10.6	13.5	9.8	8.2	12.2
3 - 4 Years	6.6	7.6	6.1	6.7	6.5
5 Years	52.2	47.8	52.7	55.3	51.2
6 - 9 Years	5.0	4.3	4.6	4.4	6.2
10 Years	9.8	10.0	10.1	8.4	11.0
11 - 14 Years	1.5	1.0	1.3	2.1	1.3
15 Years	1.7	2.3	1.5	1.4	1.8
16 - 19 Years	0.4	0.5	0.4	0.3	0.3
20 Years and Over	6.3	6.1	6.8	7.4	4.9
Not Stated	5.9	6.9	6.7	5.8	4.6
All Lengths	100.0	100.0	100.0	100.0	100.0

CONVENTIONAL MORTGAGES

Table 11 - Number and Value of Mortgages (Under \$500,000), by Size of Loan, by Interest Rate, 1971

Size of Loan	All Rates	INTEREST RATE (per cent)										20 and Over	Not Stated
		Under 6	6 - 7	8	9	10	11	12 - 14	15 - 19				
NUMBER													
Under \$5,000	35,356	386	1,810	3,487	9,699	7,315	1,533	5,901	3,241	419	1,565		
\$ 5,000 - 9,999	44,243	452	1,973	4,408	14,225	7,941	2,038	6,974	4,090	484	1,658		
10,000 - 14,999	34,107	309	1,552	3,440	15,833	6,213	1,054	3,281	1,371	103	951		
15,000 - 19,999	27,316	222	933	3,066	16,666	3,581	475	1,288	552	73	460		
20,000 - 49,999	38,333	411	1,997	4,705	24,864	3,470	426	1,077	443	91	849		
50,000 - 99,999	3,782	89	430	550	1,253	600	104	383	172	8	193		
100,000 - 249,999	2,281	42	257	333	486	412	153	364	71	30	133		
250,000 - 499,999	898	9	58	93	297	142	60	148	12	-	79		
Not Stated	1,786	-	-	1	10	8	19	11	-	4	1,733		
All Sizes	188,102	1,920	9,010	20,083	83,333	29,682	5,862	19,427	9,952	1,212	7,621		
VALUE (thousand dollars)													
Under \$5,000	108,581	1,116	5,324	10,400	31,233	21,626	4,915	17,941	10,242	1,468	4,316		
\$ 5,000 - 9,999	310,045	3,125	13,710	30,940	101,223	55,757	14,523	47,816	28,015	3,293	11,643		
10,000 - 14,999	409,498	3,672	18,015	41,363	194,568	73,915	12,055	37,210	16,187	1,213	11,300		
15,000 - 19,999	465,633	3,766	15,779	53,540	286,300	59,602	7,890	20,865	8,954	1,206	7,731		
20,000 - 49,999	1,024,308	12,138	59,016	127,550	649,909	93,915	12,679	30,030	11,498	2,647	24,926		
50,000 - 99,999	248,263	6,283	29,379	36,156	79,123	40,404	6,895	24,231	10,879	670	14,183		
100,000 - 249,999	342,375	6,479	35,860	49,013	74,134	64,980	24,811	55,361	9,407	3,462	18,868		
250,000 - 499,999	312,066	3,303	21,120	35,357	98,911	45,428	23,097	50,105	4,781	-	29,964		
Not Stated	31,627	-	-	739	5,065	3,064	9,639	5,964	-	2,126	5,030		
All Sizes	3,252,396	39,882	198,203	385,058	1,520,466	458,751	116,504	289,523	99,963	16,085	127,961		

NHA-APPROVED MORTGAGES

Table 12(a) - Number, Value and Average Value, of Mortgages, by County and Economic Region, for New Housing, 1971

County, District (D.M.) or Regional (R.M.) Municipality and Economic Region	Total New Housing			Approved Lenders			Central Mortgage and Housing Corporation									
	Number	Value \$000	Average Value \$	Number	Value \$000	Average Value \$	Low Income			Public			Other			
							Number	Value \$000	Average Value \$	Number	Value \$000	Average Value \$	Number	Value \$000	Average Value \$	
Glengarry Prescott Russell Stormont Dundas Ottawa-Carleton (R.M.) Grenville Leeds Lanark Frontenac Renfrew	19	313	16,474	1	23	23,000	-	-	-	-	-	-	18	290	16,111	
	37	1,159	31,324	28	499	17,821	-	-	-	1	253	253,000	8	407	50,875	
	243	5,255	21,626	242	5,243	21,665	-	-	-	-	-	-	1	12	12,000	
	117	2,285	19,530	101	1,864	18,455	-	-	-	-	-	-	16	421	26,313	
	12	215	17,917	9	162	18,000	-	-	-	-	-	-	3	53	17,667	
	2,712	111,669	41,176	2,698	104,023	38,556	2	2,712	1,356,000	1	4,669	4,669,000	11	265	24,091	
	8	590	73,750	1	132	132,000	-	-	-	2	376	188,000	5	82	16,400	
	39	595	15,256	33	489	14,818	-	-	-	-	-	-	6	106	17,667	
	35	1,502	42,914	15	300	20,000	-	-	-	4	924	231,000	16	278	17,375	
	263	11,994	45,605	243	8,426	34,675	2	2,951	1,475,500	-	313	-	18	304	16,889	
	121	2,544	21,025	53	978	18,453	-	-	-	2	562	281,000	66	1,004	15,212	
	EASTERN ONTARIO	3,606	138,121	38,303	3,424	122,139	35,671	4	5,663	1,415,750	10	7,097	709,700	168	3,222	19,179
	Lennox & Addington Hastings Prince Edward Northumberland Peterborough Victoria Durham Haliburton	95	2,949	31,042	90	1,704	18,933	1	1,178	1,178,000	-	-	-	4	67	16,750
219		8,341	38,087	149	5,216	35,007	-	107	-	5	1,989	397,800	65	1,029	15,831	
1		65	65,000	1	19	19,000	-	-	-	-	46	-	-	-	-	
36		1,729	48,028	32	632	19,750	1	331	331,000	2	524	262,000	1	242	242,000	
258		8,012	31,054	251	5,075	20,219	1	288	288,000	3	2,604	868,000	3	45	15,000	
13		849	65,308	12	612	51,000	-	-	-	1	247	247,000	-	10	-	
109		3,293	30,211	105	2,443	23,267	-	-	-	3	833	277,667	1	17	17,000	
1		15	15,000	-	-	-	-	-	-	-	-	-	1	15	15,000	
LAKE ONTARIO	732	25,253	34,499	640	15,701	24,533	3	1,904	634,667	14	6,243	445,929	75	1,405	18,733	
Ontario York (R.M.) Peel Halton	675	21,794	32,287	673	20,926	31,094	-	-	-	1	655	655,000	1	213	213,000	
	7,557	422,470	55,904	7,515	308,777	41,088	10	23,082	2,308,200	28	89,170	3,184,643	4	1,441	360,250	
	1,299	26,844	20,665	1,299	26,839	20,661	-	-	-	-	6	-	-	1	-	
	211	4,209	19,948	135	2,927	21,681	-	-	-	-	22	-	76	1,260	16,579	
CENTRAL ONTARIO	9,742	475,317	48,790	9,622	359,469	37,359	10	23,082	2,308,200	29	89,853	3,098,379	81	2,913	35,963	

Table 12(a) - Continued

County, District (D.M.) or Regional (R.M.) Municipality and Economic Region	Total New Housing				Approved Lenders				Central Mortgage and Housing Corporation					
									Low Income			Public		
	Number	Value \$000	Average Value \$	Number	Value \$000	Average Value \$	Number	Value \$000	Number	Value \$000	Average Value \$	Number	Value \$000	Average Value \$
Wentworth Niagara (R.M.) Haldimand Brant	1,674 1,327 8 49	65,194 36,745 422 2,887	38,945 27,690 52,750 58,918	1,671 1,258 8 18	56,221 34,476 422 1,601	33,645 27,405 52,750 88,944	2 1 - 1	6,703 605 - 718	3,351,500 650,000 - 718,000	1 1 - -	2,288 516 - 103	1 67 - 30	18 1,103 - 465	- 16,463 - 15,500
NIAGARA	3,058	105,248	34,417	2,955	92,720	31,377	4	8,071	2,017,750	2	2,907	1,453,500	1,550	15,979
Oxford Norfolk Elgin Middlesex	103 6 140 1,187	3,397 158 2,918 40,117	32,981 26,333 20,843 33,797	98 6 97 1,126	2,205 123 1,828 33,313	22,500 20,500 18,845 29,585	- - - -	- - - 1,398	- - - -	3 - 1 6	1,168 35 443 8,560	2 - 42 55	24 - 647 358	12,000 - 15,405 6,509
LAKE ERIE	1,436	46,590	32,444	1,327	37,469	28,236	-	1,398	-	10	10,206	1,020,600	313	3,162
Kent Essex Lambton	121 458 130	3,549 16,869 5,906	29,331 36,832 45,431	96 422 127	2,156 9,831 5,412	22,458 23,296 42,614	- 5 -	- 941 -	188,200 - -	2 2 2	1,053 5,269 481	23 29 1	340 828 13	14,783 28,552 13,000
LAKE ST. CLAIR	709	26,324	37,128	645	17,399	26,975	5	941	188,200	6	6,803	1,133,833	1,181	22,283
Wellington Waterloo Perth Huron	317 1,587 57 22	15,340 48,131 2,692 634	48,391 30,328 47,228 28,818	272 1,519 42 19	10,517 40,627 829 388	38,665 26,746 19,738 20,421	1 2 - -	3,702 2,479 74 -	3,702,000 1,239,500 - -	2 6 5 1	460 3,996 1,772 222	42 60 10 2	661 1,029 165 24	15,738 17,150 16,500 12,000
MIDWESTERN ONTARIO	1,983	66,797	33,685	1,852	52,361	28,273	3	6,107	2,035,667	14	6,450	460,714	1,879	16,482

NHA-APPROVED MORTGAGES

Table 12 (b) - Number, Value and Average Value of Mortgages, by County and Economic Region, for Existing Housing, 1971

County, District (D.M.) or Regional (R.M.) Municipality and Economic Region	Total Existing Housing			Approved Lenders			Low Income				Public			Other			
	Number	Value \$000	Average Value \$	Number	Value \$000	Average Value \$	Number	Value \$000	Average Value \$	Number	Value \$000	Average Value \$	Number	Value \$000	Average Value \$		
Glengarry Prescott Russell Stormont Dundas Ottawa-Carleton (R.M.) Grenville Leeds Lanark Frontenac Renfrew	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	9	123	13,667	-	-	-	-	-	-	-	-	-	-	9	123	13,667	
	9	134	14,889	4	57	14,250	-	-	-	-	-	-	5	77	15,400		
	10	130	13,000	7	97	13,857	-	-	-	-	-	-	3	33	11,000		
	2	25	12,500	-	-	-	-	-	-	-	-	-	2	25	12,500		
	37	624	16,865	32	551	17,219	-	-	-	-	-	-	5	73	14,600		
	35	508	14,514	15	244	16,267	-	-	-	-	-	-	20	264	13,200		
	19	280	14,737	8	117	14,625	-	-	-	-	-	-	11	163	14,818		
	29	398	13,724	5	81	16,200	-	-	-	-	-	-	24	317	13,208		
	9	145	16,111	-	-	-	-	-	-	-	-	-	9	145	16,111		
	63	903	14,333	28	437	15,607	-	-	-	-	-	-	35	466	13,314		
	EASTERN ONTARIO	222	3,270	14,730	99	1,584	16,000	-	-	-	-	-	-	123	1,686	13,707	
	Lennox & Addington Hastings Prince Edward Northumberland Peterborough Victoria Durham Haliburton	8	115	14,375	-	-	-	-	-	-	-	-	-	8	115	14,375	
		24	344	14,333	13	206	15,846	-	-	-	-	-	-	11	138	12,545	
5		72	14,400	2	31	15,500	-	-	-	-	-	-	3	41	13,667		
12		193	16,083	11	181	16,455	-	-	-	-	-	-	1	12	12,000		
64		983	15,359	61	937	15,361	-	-	-	-	-	-	3	46	15,333		
3		49	16,333	3	49	16,333	-	-	-	-	-	-	-	2	27	13,500	
38		631	16,605	36	604	16,778	-	-	-	-	-	-	2	27	13,500		
10		102	10,200	-	-	-	-	-	-	-	-	-	10	102	10,200		
LAKE ONTARIO		164	2,489	15,177	126	2,008	15,937	-	-	-	-	-	-	38	481	12,658	
Ontario York (R.M.) Peel Halton		208	3,581	17,216	208	3,581	17,216	-	-	-	-	-	-	-	-	-	-
	204	3,699	18,132	196	3,399	17,342	-	-	-	-	-	-	1	207	207,000	-	
	57	901	15,807	57	901	15,807	-	-	-	-	-	-	-	-	-	13,286	
	3	53	17,667	3	53	17,667	-	-	-	-	-	-	-	-	-	-	
CENTRAL ONTARIO	472	8,234	17,445	464	7,934	17,099	-	-	-	-	-	-	1	207	207,000	93	13,286

Table 12(b) - Continued

County, District (D.M.) or Regional (R.M.) Municipality and Economic Region	Total Existing Housing			Approved Lenders				Low Income				Public				Other			
	Number	Value \$000	Average Value \$	Number	Value \$000	Average Value \$	Number	Value \$000	Average Value \$	Number	Value \$000	Average Value \$	Number	Value \$000	Average Value \$	Number	Value \$000	Average Value \$	
Wentworth Niagara (R.M.) Haldimand Brant	128 747 2 159	2,233 11,309 34 2,263	17,445 15,139 17,000 14,233	128 741 2 158	2,135 11,231 34 2,238	16,680 15,137 17,000 14,165	- - - 1	- - - 25	- - - 25,000	- - - -	- - - -	- - - -	- - - -	98 - - -	- - - -	- 6 - -	- 78 - -	- 13,000 - -	- -
NIAGARA	1,036	15,839	15,289	1,029	15,638	15,197	1	25	25,000	-	98	-	6	78	-			13,000	
Oxford Norfolk Elgin Middlesex	104 28 87 314	1,519 443 1,222 4,793	14,606 15,821 14,046 15,264	96 28 81 302	1,435 443 1,147 4,649	14,948 15,821 14,160 15,394	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	8 - 6 12	84 - 75 144	- - -			10,500 12,500 12,000	
LAKE ERIE	533	7,977	14,966	507	7,674	15,136	-	-	-	-	-	-	26	303	-			11,654	
Kent Essex Lambton	86 462 411	1,239 7,302 5,985	14,407 15,805 14,562	85 461 410	1,229 7,284 5,974	14,459 15,800 14,571	- - -	- - -	- - -	- - -	- - -	- - -	1 1 1	10 18 11	- -			10,000 18,000 11,000	
LAKE ST. CLAIR	959	14,526	15,147	956	14,487	15,154	-	-	-	-	-	-	3	39	-			13,000	
Wellington Waterloo Perth Huron	124 237 77 12	2,023 3,302 1,056 202	16,315 16,464 13,714 16,833	117 236 75 10	1,919 3,887 1,033 168	16,402 16,470 13,773 16,800	- - - -	- - - -	- - -	- - -	- - -	- - -	7 1 2 2	104 15 23 34	- -			14,857 15,000 11,500 17,000	
MIDWESTERN ONTARIO	450	7,183	15,962	438	7,007	15,998	-	-	-	-	-	-	12	176	-			14,667	

Table 12(b) - Concluded

County, District (D.M.) or Regional (R.M.) Municipality and Economic Region	Total Existing Housing			Approved Lenders			Low Income				Public			Other		
	Number	Value \$000	Average Value \$	Number	Value \$000	Average Value \$	Number	Value \$000	Average Value \$	Number	Value \$000	Average Value \$	Number	Value \$000	Average Value \$	
Dufferin	2	35	17,500	1	18	18,000	-	-	-	-	-	-	1	17	17,000	
Bruce	7	109	15,571	7	109	15,571	-	-	-	-	-	-	-	-	-	
Grey	4	60	15,000	1	15	15,000	-	-	-	-	-	-	3	45	15,000	
Simcoe	20	313	15,650	15	240	16,000	-	-	-	-	-	-	5	73	14,600	
Muskoka (D.M.)	8	122	15,250	8	122	15,250	-	-	-	-	-	-	-	-	-	
Parry Sound	26	382	14,692	22	321	14,591	-	-	-	-	-	-	4	61	15,250	
GEORGIAN BAY	67	1,021	15,239	54	825	15,278	-	-	-	-	-	-	13	196	15,077	
Nipissing	131	2,044	15,603	39	632	16,205	-	-	-	-	-	-	92	1,412	15,348	
Manitoulin	1	17	17,000	-	-	-	-	-	-	-	-	-	1	17	17,000	
Sudbury	51	840	16,471	45	759	16,867	-	-	-	-	-	-	6	81	13,500	
Timiskaming	27	414	15,333	24	379	15,792	-	-	-	-	-	-	3	35	11,667	
Cochrane	46	717	15,587	38	615	16,184	-	-	-	-	-	-	8	102	12,750	
Algoma	149	2,240	15,034	131	2,011	15,351	-	-	-	-	-	-	18	229	12,722	
NORTHEASTERN ONTARIO	405	6,272	15,486	277	4,396	15,870	-	-	-	-	-	-	128	1,876	14,656	
Thunder Bay	304	4,002	13,164	159	2,258	14,201	1	12	12,000	-	-	-	144	1,732	12,028	
Rainy River	81	919	11,346	28	381	13,607	-	-	-	-	-	-	53	538	10,151	
Kenora	38	443	11,658	18	227	12,611	-	-	-	-	-	-	20	216	10,800	
NORTHWESTERN ONTARIO	423	5,364	15,256	205	2,866	13,980	1	12	12,000	-	-	-	217	2,486	11,456	
GRAND TOTAL	4,731	72,175	15,256	4,155	64,419	15,504	2	37	18,500	1	305	3,050	-	7,414	12,939	

NHA -APPROVED MORTGAGES

Table 12 (c) - Number, Value, and Average Value of Mortgages, by County and Economic Region, for New and Existing Housing, 1971

County, District (D.M.) or Regional (R.M.) Municipality and Economic Region	Total NHA Mortgages	Value \$000	Average Value \$
Glengarry	19	313	16,474
Prescott	46	1,282	27,870
Russell	252	5,389	21,385
Stormont	127	2,415	19,016
Dundas	14	240	17,143
Ottawa-Carleton (R.M.)	2,749	112,293	40,849
Grenville	43	1,098	25,535
Leeds	58	875	15,086
Lanark	64	1,900	29,688
Frontenac	272	12,139	44,629
Renfrew	184	3,447	18,734
EASTERN ONTARIO	3,828	141,391	36,936
Lennox & Addington	103	3,064	29,748
Hastings	243	8,685	35,741
Prince Edward	6	137	22,833
Northumberland	48	1,922	40,042
Peterborough	322	8,995	27,935
Victoria	16	898	56,125
Durham	147	3,924	26,694
Haliburton	11	117	10,636
LAKE ONTARIO	896	27,742	30,962
Ontario	883	25,375	28,737
York (R.M.)	7,761	426,169	54,912
Peel	1,356	27,745	20,461
Halton	214	4,262	19,916
CENTRAL ONTARIO	10,214	483,551	47,342
Wentworth	1,802	67,329	37,363
Niagara (R.M.)	2,074	48,054	23,170
Haldimand	10	456	45,600
Brant	208	5,150	24,760
NIAGARA	4,094	120,989	29,553

Table 12 (c) - Concluded

County, District (D.M.) or Regional (R.M.) Municipality and Economic Region	Total NHA Mortgages	Value \$000	Average Value \$
Oxford	207	4,916	23,749
Norfolk	34	601	17,676
Elgin	227	4,140	18,238
Middlesex	1,501	44,910	29,920
LAKE ERIE	1,969	54,567	27,713
Kent	207	4,788	23,130
Essex	920	24,171	26,273
Lambton	541	11,891	21,980
LAKE ST. CLAIR	1,668	40,850	24,490
Wellington	441	17,363	39,372
Waterloo	1,824	52,131	28,581
Perth	134	3,748	27,970
Huron	34	836	24,588
MIDWESTERN ONTARIO	2,433	74,078	30,447
Dufferin	208	4,184	20,115
Bruce	152	3,645	23,980
Grey	19	953	50,158
Simcoe	478	21,519	45,019
Muskoka (D.M.)	16	394	24,625
Parry Sound	33	1,181	35,788
GEORGIAN BAY	906	31,876	35,183
Nipissing	389	11,211	28,820
Manitoulin	9	323	35,889
Sudbury	583	35,913	61,600
Timiskaming	70	2,138	30,543
Cochrane	177	5,711	32,266
Algoma	506	14,470	28,597
NORTHEASTERN ONTARIO	1,734	69,766	40,234
Thunder Bay	665	17,246	25,934
Rainy River	104	1,744	16,769
Kenora	119	1,983	16,664
NORTHWESTERN ONTARIO	888	20,973	23,618
GRAND TOTAL	28,630	1,065,783	37,226

OTHER RELATED DATA

Table 13 - Average Interest Rate (per cent) of Mortgages,
Canada, by Month, 1969-1971

Year and Month	Prime Conventional Mortgage Loans	NHA Interest Rate on Approved Lender	
		Home-Ownership Loans	Rental Loans
<u>1969</u> - January	9.45	8.84	9.05
February	9.45	9.01	9.19
March	9.48	9.07	9.10
April	9.52	9.06	8.92
May	9.50	9.12	9.27
June	9.69	9.18	9.24
July	9.90	9.39	9.31
August	9.99	9.59	9.60
September	10.11	9.78	9.77
October	10.21	9.87	9.59
November	10.30	9.92	9.70
December	10.50	9.97	9.82
<u>1970</u> - January	10.58	10.06	9.96
February	10.54	10.27	9.91
March	10.58	10.21	10.15
April	10.60	10.29	10.21
May	10.58	10.28	10.15
June	10.53	10.24	10.15
July	10.38	10.03	10.32
August	10.40	9.94	10.34
September	10.36	9.97	10.37
October	10.35	9.86	10.27
November	10.28	9.83	10.16
December	10.16	9.79	10.39
<u>1971</u> - January	9.94	9.65	10.25
February	9.72	9.47	9.91
March	9.28	8.98	9.64
April	9.20	8.84	9.33
May	9.25	8.79	9.05
June	9.34	8.80	9.18
July	9.46	8.88	9.26
August	9.53	8.99	9.35
September	9.55	9.05	9.23
October	9.55	9.09	9.38
November	9.26	9.05	9.45
December	9.10	8.91	9.13

Source:

Central Mortgage and Housing Corporation, Ottawa, "Canadian Housing
Statistics, 1971", page 64.

OTHER RELATED DATA

Table 14 - Estimated Value of Mortgage Investments Held by Selected Financial Institutions, Canada, by Quarter, 1969-1971

(Values shown in thousand dollars)

Financial Institution	1 9 6 9				1 9 7 0				1 9 7 1			
	I	II	III	IV	I	II	III	IV	I	II	III	IV
1 - Fire and Casualty Insurance Companies Investments in Mortgages	30,520	31,494	33,835	34,032	36,426	38,735	41,458	42,819	44,234	43,428	51,527	56,539
2 - Trust Companies Mortgages and Sales Agreements:												
(a) NHA Loans	554,646	584,516	574,701	593,593	616,775	646,113	682,701	722,636	748,652	797,634	865,913	924,220
(b) Conventional Loans	2,234,003	2,338,057	2,518,652	2,670,050	2,783,251	2,881,073	2,985,278	3,105,723	3,162,872	3,295,554	3,463,656	3,555,709
3 - Mortgage Companies Mortgages and Sales Agreements:												
(a) NHA Loans	168,772	172,630	184,383	209,694	229,302	247,820	277,285	329,997	342,565	285,775	314,905	404,669
(b) Conventional Loans	2,087,336	2,159,236	2,247,987	2,298,249	2,332,319	2,380,399	2,439,084	2,538,103	2,557,993	2,614,995	2,639,905	2,746,549
4 - Credit Unions Mortgages Loans	1,107,073	1,137,656	1,180,040	1,201,527	1,216,797	1,256,962	1,277,253	1,327,393	1,368,973	1,444,123	1,549,783	1,630,512
5 - Sales Finance and Consumer Loan Companies Mortgage Loans on:												
(a) Commercial and Industrial Properties	37,390	41,254	62,309	64,838	62,964	58,917	57,777	55,730	54,750	54,363	54,244	51,650
(b) Residential Properties	120,437	138,855	156,457	184,739	217,579	240,070	253,088	249,083	254,054	258,727	265,426	270,721
6 - Mutual Funds Investments in Mortgages	6,659	7,829	8,481	8,845	8,485	8,432	8,289	8,291	8,299	9,965	10,835	206,806 ¹
7 - Closed-end Funds Investments in Mortgages	549	433	1,009	1,049	1,040	1,287	1,197	1,195	883	329	277	279
TOTAL	6,347,385	6,611,960	6,967,854	7,266,616	7,504,938	7,759,808	8,023,410	8,380,970	8,543,255	8,804,893	9,216,471	9,847,654

1. Additional Mutual Funds are included in this quarter which affected total assets and total liabilities by almost \$255 million; much of this increase is reflected in mortgages and in share capital.

Source: Statistics Canada, Ottawa, "Financial Institutions - Financial Statistics", Fourth Quarter, 1971, Catalogue Number 61-006.

OTHER RELATED DATA

Table 15.- Rate Per 100 Persons of the Number and Value of Conventional Mortgages (Under \$500,000), by County and Economic Region, 1971

County, District (D.M.) or Regional (R.M.) Municipality and Economic Region	1971 Census of Population	Rate per 100 Persons	
		Number of Mortgages	Value of Mortgages (\$000)
Glengarry	18,480	1.5	15.7
Prescott	27,832	2.0	25.9
Russell	16,287	4.7	52.3
Stormont	61,302	1.5	17.9
Dundas	17,457	1.4	19.9
Ottawa-Carleton (R.M.)	471,931	2.0	40.7
Grenville	24,316	1.8	23.7
Leeds	50,093	2.2	28.9
Lanark	42,259	1.9	24.9
Frontenac	101,692	2.7	48.5
Renfrew	90,875	1.5	19.4
EASTERN ONTARIO	922,524	2.0	35.0
Lennox & Addington	28,359	3.0	35.2
Hastings	99,393	2.4	29.1
Prince Edward	20,640	2.8	34.0
Northumberland	48,162	3.6	46.6
Peterborough	87,804	3.0	36.5
Victoria	34,242	4.3	45.5
Durham	47,494	3.6	53.0
Haliburton	9,081	9.3	82.1
LAKE ONTARIO	375,175	3.3	39.6
Ontario	196,257	3.0	45.6
York (R.M.)	2,252,077	2.3	48.2
Peel	259,402	3.6	72.7
Halton	190,469	3.0	58.8
CENTRAL ONTARIO	2,898,205	2.5	50.9

Table 15 - Continued

County, District (D.M.) or Regional (R.M.) Municipality and Economic Region	1971 Census of Population	Rate per 100 Persons	
		Number of Mortgages	Value of Mortgages (\$000)
Wentworth	401,883	2.5	38.3
Niagara (R.M.)	347,328	2.3	36.6
Haldimand	32,673	2.8	45.4
Brant	96,767	2.4	30.6
NIAGARA	878,651	2.4	37.1
Oxford	80,349	2.2	36.2
Norfolk	54,099	2.2	44.4
Elgin	66,608	2.2	31.6
Middlesex	282,014	2.4	39.7
LAKE ERIE	483,070	2.3	38.5
Kent	101,118	2.5	30.6
Essex	306,399	2.2	37.0
Lambton	114,314	2.5	36.7
LAKE ST. CLAIR	521,831	2.3	35.7
Wellington	108,581	2.7	44.1
Waterloo	254,037	2.3	44.8
Perth	62,973	1.9	32.0
Huron	52,951	2.4	34.7
MIDWESTERN ONTARIO	478,542	2.4	41.8

Table 15 - Concluded

County, District (D.M.) or Regional (R.M.) Municipality and Economic Region	1971 Census of Population	Rate per 100 Persons	
		Number of Mortgages	Value of Mortgages (\$000)
Dufferin	21,200	4.5	67.9
Bruce	47,385	3.4	47.7
Grey	66,403	3.7	38.0
Simcoe	171,433	4.3	63.5
Muskoka (D.M.)	31,938	5.5	80.7
Parry Sound	30,244	4.6	43.9
GEORGIAN BAY	368,603	4.2	57.0
Nipissing	78,867	1.7	25.7
Manitoulin	10,931	1.7	45.1
Sudbury	198,079	2.5	40.7
Timiskaming	46,485	1.1	16.5
Cochrane	95,836	1.7	22.4
Algoma	121,937	1.4	19.5
NORTHEASTERN ONTARIO	552,135	1.9	28.7
Thunder Bay	145,390	1.3	18.9
Rainy River	25,750	0.7	10.7
Kenora	53,230	1.2	16.5
NORTHWESTERN ONTARIO	224,370	1.2	17.4
GRAND TOTAL	7,703,106	2.4	42.2

OTHER RELATED DATA

Table 16(a) - Value of Building Permits Issued, by Type of Structure, 1965 - 1971

Type of Structure	1965	1966	1967	1968	1969	1970	1971
V A L U E (Thousand dollars)							
Residential	772,607	728,037	888,712	1,123,191	1,114,578	1,079,037	1,455,512
Non-Residential:							
Industrial	212,291	281,534	200,868	183,294	297,807	230,560	196,882
Commercial	275,752	330,479	280,856	294,108	382,683	414,513	488,607
Institutional and Governmental	400,590	452,802	515,514	550,900	507,290	578,223	459,263
All Structural Types	1,661,240	1,792,852	1,885,950	2,151,493	2,302,358	2,302,333	2,600,264
P E R C E N T O F V A L U E							
Residential	46.5	40.6	47.1	52.2	48.4	46.9	56.0
Non-Residential:							
Industrial	12.8	15.7	10.7	8.5	12.9	10.0	7.6
Commercial	16.6	18.4	14.9	13.7	16.6	18.0	18.8
Institutional and Governmental	24.1	25.3	27.3	25.6	22.1	25.1	17.6
All Structural Types	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Per Cent of Population Coverage	92.8	92.8	92.8	92.8	91.1	91.1	91.4

Source: Statistics Canada, Ottawa, "Building Permits", Various Annual Reports, Catalogue No. 64-203

OTHER RELATED DATA

Table 16(b) - Value of Building Permits Issued, by Economic Region, 1965-1971
(Value in thousand dollars)

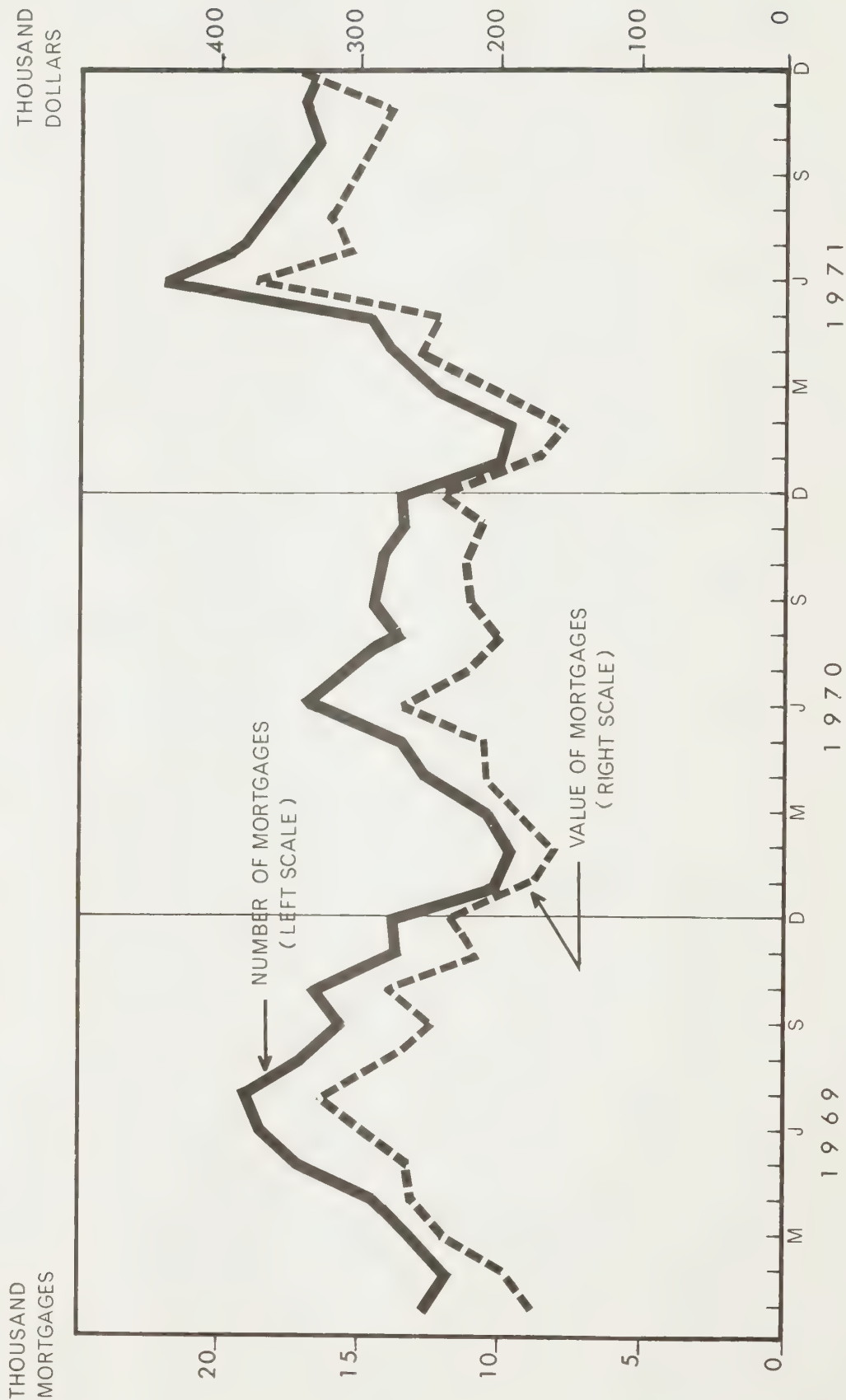
Economic Region	1965	1966	1967	1968	1969	1970	1971
R E S I D E N T I A L							
Eastern Ontario	82,662	61,918	67,717	96,211	122,307	152,821	166,325
Lake Ontario	21,389	20,761	27,428	37,719	45,413	46,294	55,874
Central Ontario	404,261	365,198	444,958	588,628	484,902	495,513	671,784
Niagara	96,533	97,002	117,365	116,427	126,858	100,738	147,883
Lake Erie	35,603	29,979	48,706	52,954	62,561	50,454	79,098
Lake St. Clair	39,326	46,075	47,116	59,946	66,779	57,896	78,114
Midwestern Ontario	44,034	50,853	62,767	75,752	78,131	61,538	82,097
Georgian Bay	18,175	23,975	32,938	50,496	57,387	51,212	68,398
Northeastern Ontario	18,774	22,393	30,883	35,096	52,804	49,745	87,185
Northwestern Ontario	11,850	9,883	8,834	9,962	17,436	12,826	18,754
Total	772,607	728,037	888,712	1,123,191	1,114,578	1,079,037	1,455,512
A L L S T R U C T U R A L T Y P E S							
Eastern Ontario	189,099	226,069	195,824	232,870	269,839	367,410	328,274
Lake Ontario	52,309	49,698	66,420	63,332	79,778	84,379	96,612
Central Ontario	806,068	804,352	901,408	1,077,460	1,056,378	1,064,794	1,272,720
Niagara	216,542	198,436	212,999	238,783	235,524	209,890	228,992
Lake Erie	77,677	95,173	92,178	102,606	141,470	108,461	120,851
Lake St. Clair	98,786	114,844	90,014	118,080	142,587	120,691	131,542
Midwestern Ontario	103,188	151,881	153,306	129,547	140,287	116,052	132,630
Georgian Bay	35,848	69,854	63,567	79,307	88,914	83,254	102,302
Northeastern Ontario	51,653	55,789	75,402	83,017	110,129	114,465	141,625
Northwestern Ontario	30,070	26,756	34,832	26,491	37,452	32,937	44,716
Total	1,661,240	1,792,852	1,885,950	2,151,493	2,302,358	2,302,333	2,600,264

Source: Statistics Canada, Ottawa. "Building Permits", Various Annual Reports, Catalogue No.64-203

C H A R T S

	<u>Page</u>
1. Number and value of conventional mortgages registered, by month of registration, 1969 - 1971	62
2. Number and value of all mortgages registered 1969 - 1971 (estimated for 1972)	63
3. Percentage distribution of the number and value of conventional mortgages registered, by county, 1971	64
4. Average value of conventional mortgages registered, by type of borrower, 1971	65
5. Average value of conventional mortgages registered, by type of lender, 1971	65
6. Percentage distribution of building permits issued, by type of structure, 1965 - 1971	66

CHART 1
NUMBER AND VALUE OF CONVENTIONAL MORTGAGES* REGISTERED,
BY MONTH OF REGISTRATION, 1969-1971



* Having values under \$500,000

CHART 2

NUMBER AND VALUE OF ALL MORTGAGES REGISTERED, 1969-1971 (estimated for 1972)

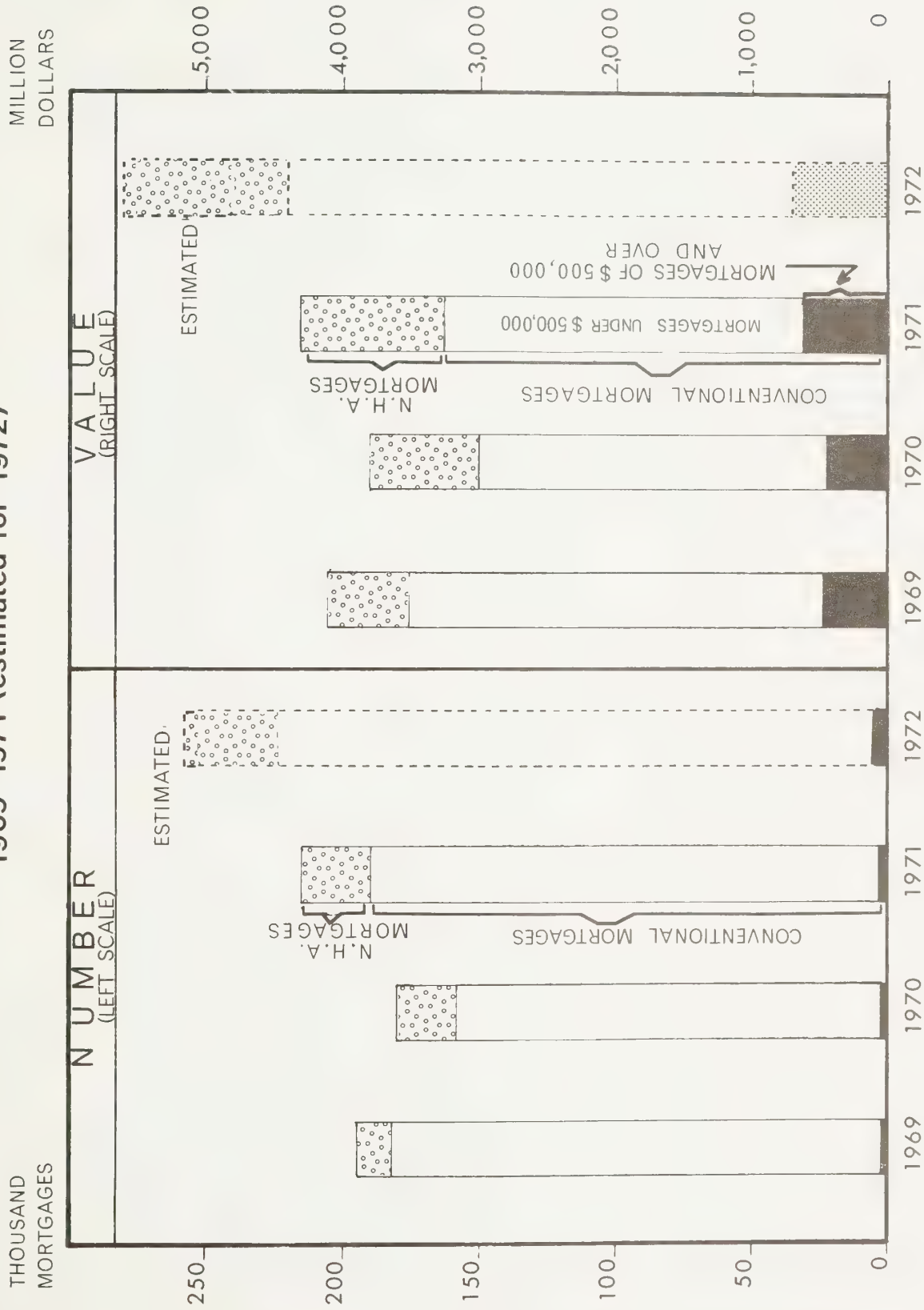


CHART 3
PERCENTAGE DISTRIBUTION OF THE NUMBER AND
VALUE OF CONVENTIONAL MORTGAGES* REGISTERED, BY COUNTY, 1971

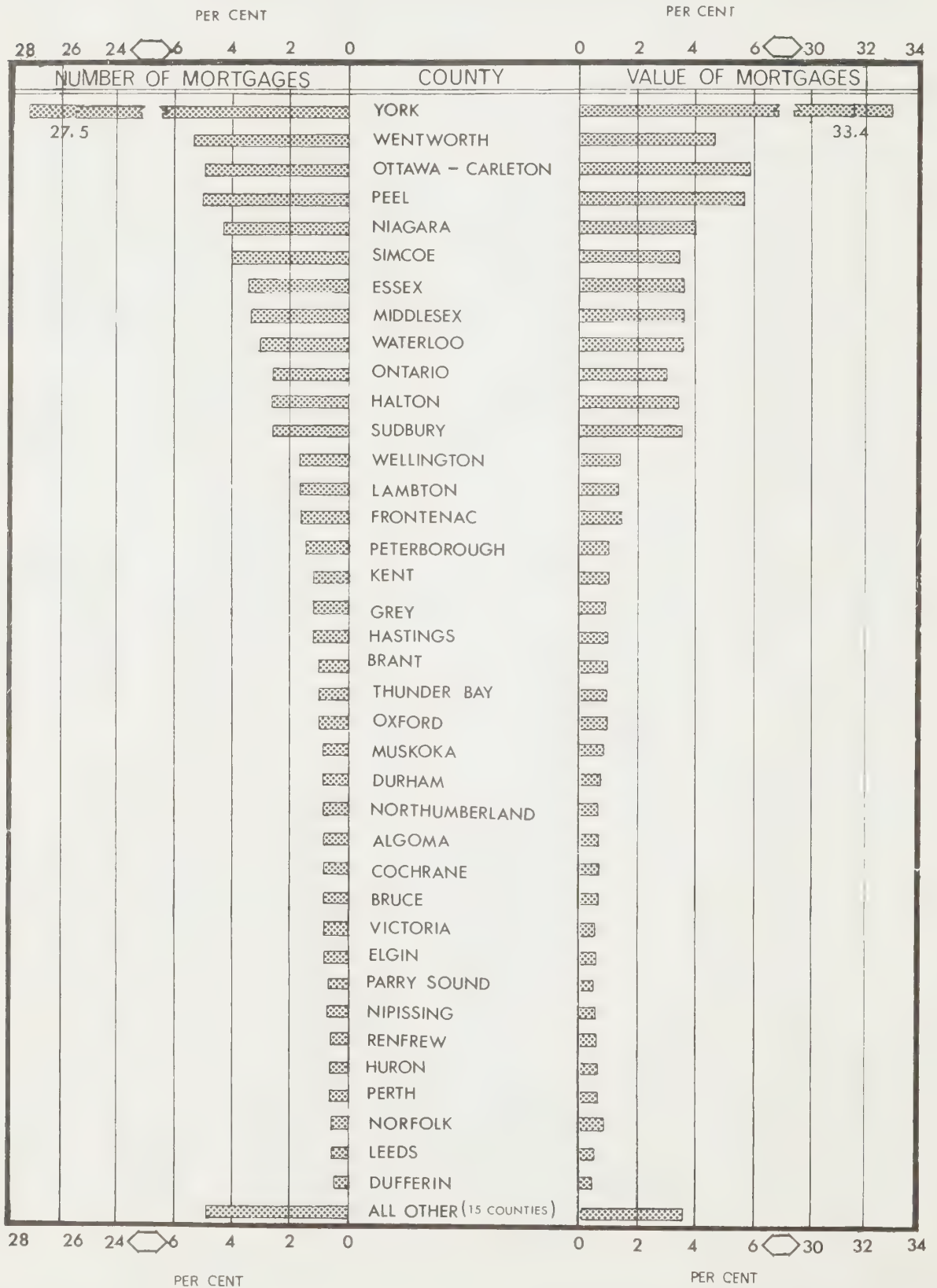
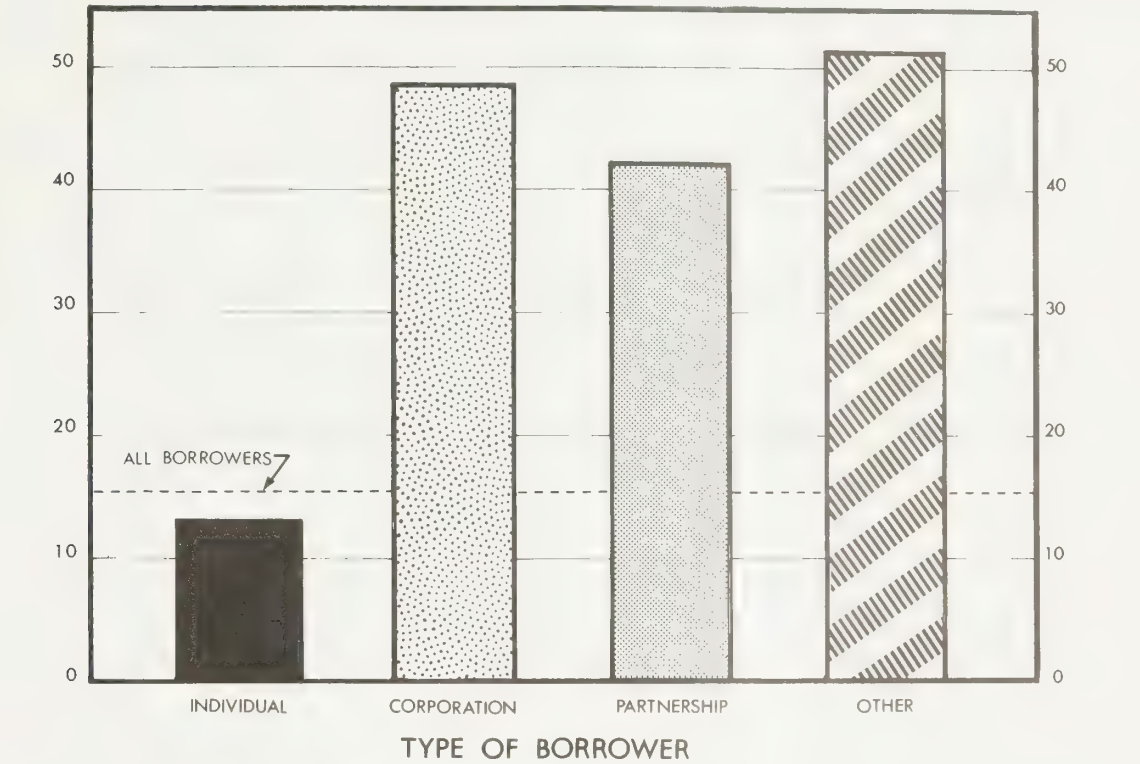


CHART 4

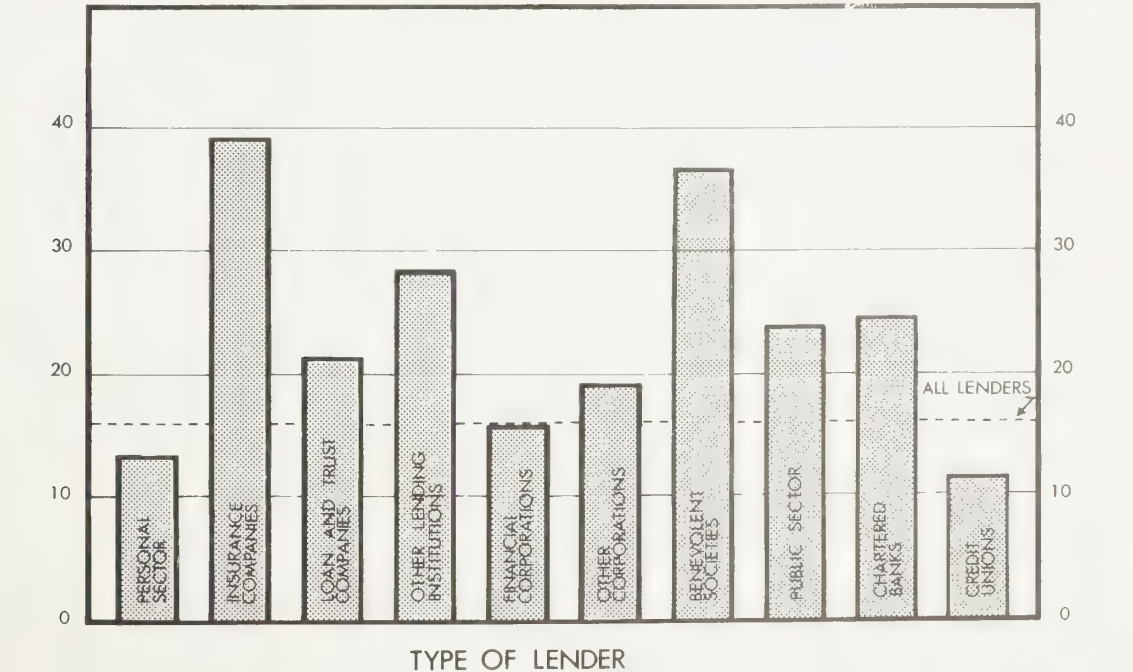
AVERAGE VALUE OF CONVENTIONAL MORTGAGES REGISTERED,
BY TYPE OF BORROWER, 1971



Source : Table 3c

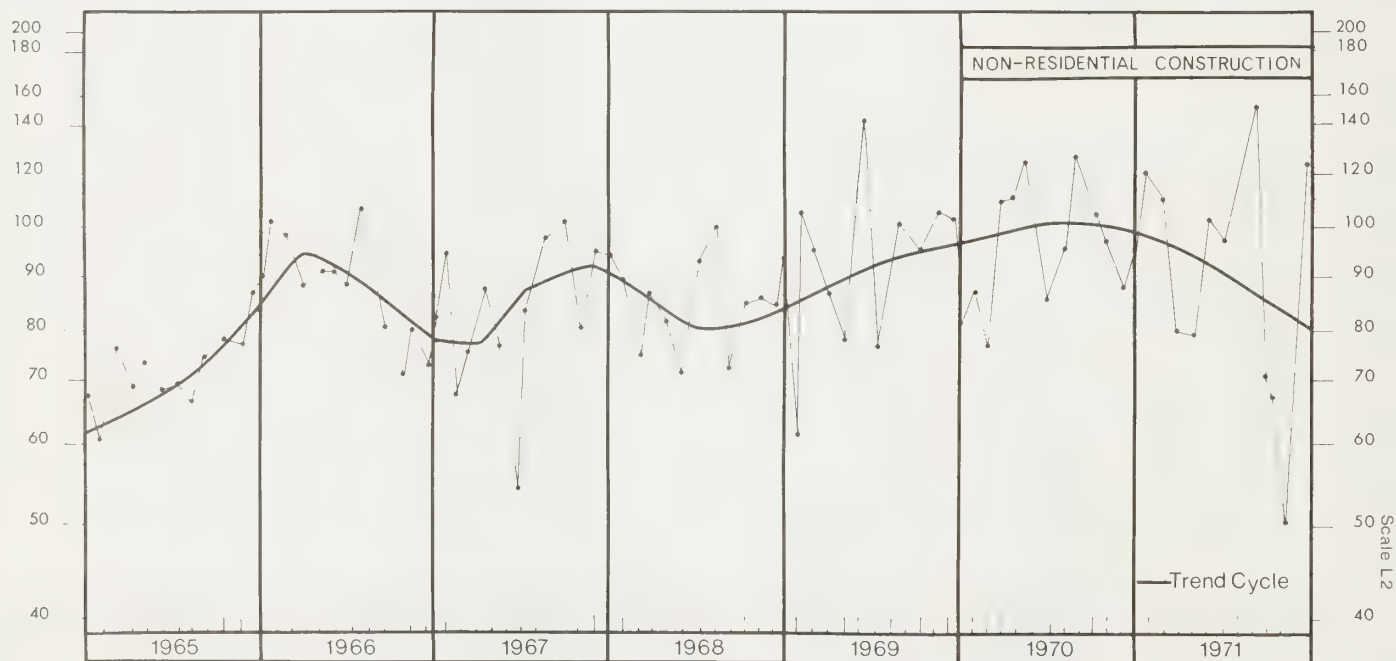
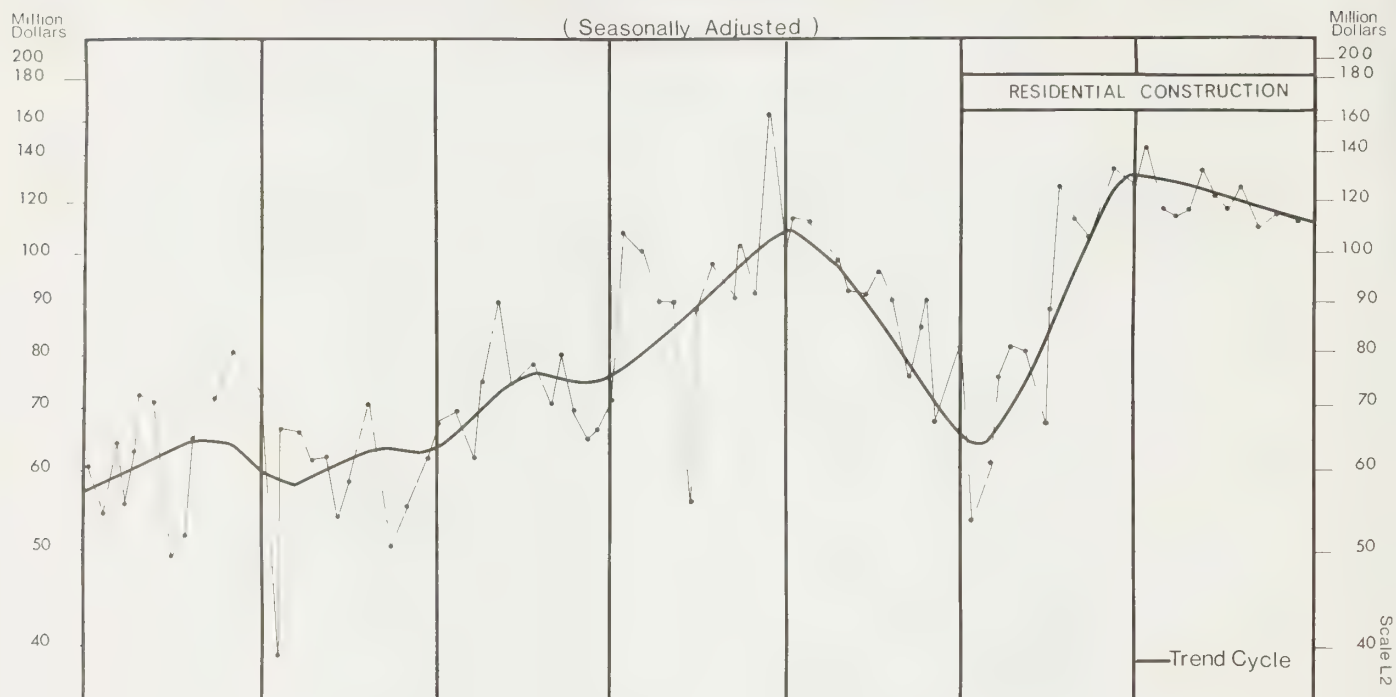
CHART 5

AVERAGE VALUE OF CONVENTIONAL MORTGAGES REGISTERED,
BY TYPE OF LENDER, 1971



Source : Table 3b

CHART 6 VALUE OF BUILDING PERMITS ISSUED IN ONTARIO, 1965 - 1971 *



* Source : Statistics Canada, Ottawa . Survey data seasonally adjusted by Economic Analysis Branch, Ministry of Treasury, Economics and Intergovernmental Affairs.

APPENDICES

	<u>Page</u>
1. Definition of Terms	68
2. Tabular Listing of Registry and Land Titles Offices, by Registry Division, as of January 1, 1971	70
3. Statutory Boundaries of Land Registry Divisions, as of January 1, 1971	
Southern Ontario	71
Northern Ontario	72

APPENDIX 1

Definition of Terms

A mortgage is defined as a transaction by which conditional conveyance of property is provided as security for the payment of a debt or the performance of some other obligation.

For purposes of this survey a "charge" under The Land Titles Act is treated here as a mortgage. Each of the following legal instruments is excluded in this definition of a mortgage.

- Bond mortgages (deeds of trust and mortgages)
- Debentures
- Instruments registered under Section 88 of the Bank Act (Canada)
- Claims for mechanics' liens with extended period of credit
- Mortgages of mortgages
- Transfers of charges containing provisions for retransferance
- Charges for installation of sanitary conveniences under The Public Health Act
- Agreements altering the terms of mortgages or charges
- Mortgages of leases
- Mortgage assignments
- Mortgages or liens on chattels and crops, caveats or lis pendens

Explanatory notes concerning some of the terms occurring in Tables 12(a) to 12(c) and 13, relating to statistical data on NHA-approved mortgages, are presented as follows. The bracketed references included are the appropriate sections of the National Housing Act, 1953-54, as amended.

1. New Housing Loans - are loans made on original new construction to create a dwelling unit or units.
2. Existing Housing Loans - are loans on dwelling units already constructed for residential purposes.
3. Approved Lender Loans - are loans made by lenders approved by the Governor-in-Council on an individual company basis for the purpose of making loans under the National Housing Act. The majority of these lenders are chartered banks, and life insurance, trust and mortgage loan companies. A small number of pension funds, is also included, but their NHA activity forms only a small proportion of the total. Thus, for many purposes, the activity of the approved lenders under the National Housing Act may be taken as equivalent to the NHA activity of the group companies sometimes referred to as "lending institutions".

4. Low Income Housing Loans - are loans on dwellings financed by CMHC under the National Housing Act through aid to low income groups, and include loans to entrepreneurs and non-profit corporations (Section 15), public housing (Section 43), student housing (Section 47), Federal-Provincial rental and sales housing (Section 40), and low income housing financed under Sections 58 and 59.
5. Public Housing Loans - are loans granted to CMHC to a province, municipality or public housing agency for the construction or acquisition of a public housing project including the land upon which it is situated.
6. Other Housing Loans - includes housing loans granted by CMHC under Section 58 of the National Housing Act other than low income housing, including loans under the Veterans' Land Act, the Farm Credit Act, loans for Urban Military Housing, and "Direct Government House-Building", i.e., living quarters for Department of National Defence and employees of other Federal Government Departments.
7. Home-Ownership Loans - are loans granted for NHA-approved housing projects built for purposes of resale of the individual units to qualifying families.
8. Rental Loans - are loans granted for NHA-approved housing projects built for purposes of being rented to individuals or families with low incomes.

APPENDIX 2

Tabular Listing of Registry and Land Titles Offices, by Registry Division, as of January 1, 1971

Office Code	Registry Division	Location of Office	Registry Office			Land Titles Office		
			Conventional Mortgages (Under \$500,000)		Blow-up Ratio as at Jan. 1, 1971	Conventional Mortgages (Under \$500,000)		Blow-up Ratio as at Jan. 1, 1971
			Total Registered in 1971	Included in Sample		Total Registered in 1971	Included in Sample	
01	Algoma	Sault Ste. Marie	1,423	280	5	284	284	1
02	Brant	Brantford	2,277	491	5			
03	Bruce	Walkerton	1,625	806	2	nil	nil	1
04	Ottawa	Ottawa	4,551	920	5	883	429	2
05	Carleton	Ottawa	3,932	847	5			
06	Cochrane	Cochrane	nil	nil	1	1,627	818	2
07	Dufferin	Orangeville	945	472	2			
08	Dundas	Morrisburg	252	252	1			
09	Durham East ¹	Port Hope	564	286	2			
10	Durham West ¹	Bowmanville	1,168	543	2	nil	nil	1
11	Elgin	St. Thomas	1,435	791	2	6	6	1
12	Essex	Windsor	6,461	695	10	384	384	1
13	Frontenac	Kingston	2,781	591	5			
14	Glengarry	Alexandria	281	281	1			
15	Grenville	Prescott	444	444	1			
16	Grey North	Owen Sound	1,538	309	5			
17	Grey South	Durham	889	427	2			
18	Haldimand	Cayuga	899	447	2			
19	Haliburton	Minden	845	425	2			
20	Halton	Milton	5,032	567	10	638	633	1
21	Hastings	Belleville	2,392	500	5	9	9	1
22	Huron	Goderich	1,279	642	2			
23	Kenora	Kenora	82	82	1	550	548	1
24	Kent	Chatham	2,499	516	5			
25	Lambton	Sarnia	2,884	673	5			
26	Lanark North	Almonte	284	284	1			
27	Lanark South	Perth	524	524	1			
28	Leeds	Brockville	1,088	566	2			
29	Lennox	Napanee	842	471	2			
30	Niagara North	St. Catharines	3,638	963	5	98	97	1
31	Manitoulin	Gore Bay	160	160	1	22	22	1
32	London ²	London	1,797	356	5	nil	nil	1
33	Middlesex East	London	4,335	1,093	5			
34	Middlesex West	Glencoe	552	273	2	5	5	1
35	Muskoka	Bracebridge	1,132	562	2	630	311	2
36	Nipissing	North Bay	467	467	1	901	561	2
37	Norfolk	Simcoe	1,205	603	2			
38	Northumberland East	Colborne	986	500	2			
39	Northumberland West	Cobourg	738	382	2			
40	Ontario County	Whitby	4,669	513	10	1,184	594	2
41	Oxford	Woodstock	1,679	890	2	125	125	1
42	Parry Sound	Parry Sound	611	611	1	781	389	2
43	Peel ³	Brampton	8,308	968	10	1,003	172	5
44	Perth	Stratford	1,226	660	2			
45	Peterborough	Peterborough	2,625	578	5			
46	Prescott	L'Orignal	337	337	1	210	210	1
47	Prince Edward	Pictou	575	573	1			
48	Rainy River	Fort Frances	nil	nil	1	184	184	1
49	Renfrew	Pembroke	1,356	721	2			
50	Russell	Russell	763	479	2	nil	nil	1
51	Simcoe ⁴	Barrie	7,452	786	10	nil	nil	1
52	Stormont	Cornwall	908	447	2			
53	Sudbury	Sudbury	362	362	1	4,601	1,044	5
54	Timiskaming	Haileybury	nil	nil	1	505	272	2
55	Thunder Bay ⁵	Thunder Bay	1,318	733	2	622	619	1
57	Victoria	Lindsay	1,474	298	5			
58	Waterloo North ⁶	Kitchener	4,327	1,016	5			
59	Niagara South	Welland	4,270	1,004	5	28	28	1
60	Wellington North	Arthur	687	343	2			
61	Wellington South	Guelph	2,241	501	5			
62	Wentworth	Hamilton	9,657	971	10	485	483	1
63	Toronto	Toronto	11,792	1,169	10			
64	Toronto Boroughs and York S.	Toronto	20,133	2,022	10			
65	York North	Newmarket	3,472	710	5			
66	Toronto and York	Toronto				16,280	899	20
67	Waterloo South ⁶	Galt	1,589	856	2			
All Registry Divisions			156,057	37,039	4.3	32,045	9,126	3.5

1. The operation of the Land Titles Act was extended to the whole of the County of Durham effective September 1, 1971, with the LTO located at Bowmanville.
2. The Land Titles Division of London was established effective March 1, 1971.
3. The Land Titles Division of Peel was established effective November 2, 1970.
4. The Land Titles Division of Simcoe was established effective June 1, 1971.
5. The Land Titles and Registry Divisions of Thunder Bay East and Thunder Bay West were combined into the Land Titles and Registry Divisions of Thunder Bay effective November 22, 1971.
6. The Registry Division of the County of Waterloo was split into two divisions of Waterloo North (No. 58) and Waterloo South (No. 67) effective January 1, 1971. The latter office was moved from Kitchener to Galt effective July 12, 1971.



A24NTR

R25

Government
Publications

REALTY MORTGAGE LOANS REGISTERED IN ONTARIO DURING 1972



Ontario



MINISTRY OF TREASURY, ECONOMICS AND
INTERGOVERNMENTAL AFFAIRS

For copies of this Report, or related statistical
information, enquiries should be directed to:

A.W. MacKINNON, STATISTICIAN

MINISTRY OF TREASURY, ECONOMICS &

INTERGOVERNMENTAL AFFAIRS

56 WELLESLEY ST. WEST, 9th FLOOR

TORONTO, ONTARIO M7A 1Y9

REALTY MORTGAGE LOANS REGISTERED IN ONTARIO DURING 1972

MINISTRY OF TREASURY, ECONOMICS AND
INTERGOVERNMENTAL AFFAIRS

HON. JOHN WHITE
TREASURER OF ONTARIO AND
MINISTER OF ECONOMICS AND INTERGOVERNMENTAL AFFAIRS

A. RENDALL DICK
DEPUTY MINISTER

PREFACE

This statistical report is the third of an annual publication series presenting quarterly data on mortgages registered during 1972 within the Province of Ontario.

The tabular data presented in this report are categorized in three parts. Part I includes estimates of the number, value, and average value of newly registered conventional mortgages, distributed by county, lender type and borrower type. Part II presents county distributions of the number and value of NHA-approved lender loans (separately for new and existing housing) granted within Ontario during 1972 by type of lender. Other related data are shown in Part III, which includes the value of building permits issued by municipalities, classified by type of structure.

Included for the first time in Part I is a series of statistical tables showing the yearly number, value, and average value of conventional mortgages cross-classified by size of loan, interest rate, length of contract, and type and size of municipality. Data on mortgages registered for each of 25 selected municipalities are also shown for the first time. Monthly data distributions, formerly included in this report, have been discontinued because of greater interest being shown by users for quarterly data.

A variety of similarly tabulated distributions of conventional mortgages for 1972 and earlier years, which are considered too numerous for publication, are available upon written enquiry to the Ontario Statistical Centre.

We acknowledge gratefully the co-operation of the Director of Land Registration and particularly his field operations staff, who have faithfully recorded and submitted the sample mortgage data to this Centre.

The preparation of this report is primarily the work of Mr. A.W. MacKinnon, Project Statistician. Assistance was received from the clerical and secretarial staff of the Surveys and Statistical Standards Section under the direction of Mr. G. Z. Szabo.

K. Cheng,
Director,
Ontario Statistical Centre

April 10, 1974

SYMBOLS USED IN REPORT

- Nil or zero
- Amount too small to be expressed
- .. Figures not available
- ... Figures not appropriate or not applicable

C O N T E N T S

	<u>Page</u>
INTRODUCTION AND DESCRIPTION	
I The Survey	1
a) Background	
b) Purpose	
c) Data Source	
d) Sampling Method	
e) Estimating Procedures	
II Land Registration Systems in Ontario	3
a) The Registry System	
b) The Land Titles System	
III The New Emphasis on Planning Regions	4
IV Building Permits, 1966-1972	5
ANALYSIS	
I Statistical Highlights, 1969-1972	7
II Characteristics of Conventional Mortgages	9
a) Lender and Borrower Types	
b) Mortgage Interest Rates	
c) Other Characteristics	
III Characteristics of NHA Mortgages	11
TABLES	13
CHARTS	63
APPENDICES	71

INTRODUCTION AND DESCRIPTION

I The Survey

a) Background

For more than a decade prior to 1968 the Central Mortgage and Housing Corporation (CMHC) conducted an annual sample survey¹ in each province to produce national totals of mortgage activity. Early in 1969 the Ontario Statistical Centre, in co-operation with CMHC and Statistics Canada, agreed to compile statistical data on new conventional mortgages for Ontario comparable to that previously prepared by CMHC. Statistics Canada has undertaken to consult with each of the other provinces whereby the majority now have plans well advanced for the conduct of similar surveys at the provincial level.

The Ontario survey encompasses conventional mortgages only. These mortgages differ from those approved under the National Housing Act only in their sponsorship, the latter being Federally financed. Data for this survey have been compiled monthly by the Ontario Statistical Centre since July, 1969. The first annual publication based on the aggregate estimates from survey data on conventional mortgages was published in May 1972, and included information for the years 1969 and 1970. The current publication is the third in the annual series covering the 1972 calendar year.

The data on NHA mortgage activity in Ontario represent actual totals for residential properties only, not estimated totals from a sampling survey. Tables A, B, and C yield NHA-approved loans, compiled by CMHC, consolidated with conventional mortgage survey data, to present a comprehensive coverage of all new mortgage loan activities in the Province. Otherwise, other tables in this report concern either conventional mortgages (Tables 1 to 13) or NHA mortgages (Tables 14 and 15).

b) Purpose

The information presented in this report will be helpful to government agencies as a guideline for policy formulation with respect to planning and financing of housing and other types of new construction in Ontario. It serves to indicate both trends and the nature of changes in the chief financial markets and intermediaries, as well as the differential impact of interest rate changes on a

1. See published annual reports entitled "Canadian Housing Statistics", Economic and Statistical Services Division, Central Mortgage and Housing Corporation, Ottawa.

geographic basis. The study will also be beneficial to those persons professionally involved in real estate activities.

This report is one of the few sources of statistics of any kind available, presenting data on counties, planning regions, and municipalities in Ontario. The ever increasing pressure for small area quantitative data had a part in stimulating the development of this survey and report.

c) Data Source

The source of data supporting this report is the mortgage deed. These deeds are registered and filed in the various registry and land titles offices which are administered under the scope of the Property Rights Program of the Ministry of Consumer and Commercial Relations. The mortgage document details the transaction and expresses the obligations undertaken by the contracting parties.

Considerable interest has been expressed in obtaining data on the nature of the economic activity to which the property is put (i.e., residential, farm, commercial, industrial, institutional, etc.), and the security ranking of the mortgage (i.e., 1st, 2nd, etc.). Such information, however, is not available from the source document. The lack of this type of content introduces limitations on the usefulness of the reported interest rates. Likewise, no provision is made in the source document to show whether loans covered real property only, buildings only, or property and buildings combined, or whether the structures, as mortgaged, were new or existed previously.

d) Sampling Method

The sampling procedure applied to select the monthly data in this survey is known as stratified systematic sampling. The total population of conventional mortgages newly registered in Ontario is divided into sub-populations or strata. The individual registry or land titles offices are sub-populations, each of which is sampled independently. Of these 96 potential samples from sub-populations in 1972, seven offices did not register any conventional mortgages and were excluded.

At each registry or land titles office a systematic monthly sample of conventional mortgages registered was selected from the Fee Book maintained there. Each office was allocated a sampling ratio, designed to ensure an adequate number of statistical observations in order to achieve a predetermined minimum degree of error, not to exceed 5 per cent at the 95 per cent level of confidence. These ratios (shown on page 75) range in size by office from 1 (all mortgages) to 1/20 (every twentieth mortgage). The total sample of newly registered conventional mortgages from all sub-populations aggregates to approximately one-quarter of all those registered in the Province.

e) Estimating Procedures

Since this survey is based upon a sample selection of mortgages within each registry office submitting reports, it is necessary to apply estimating procedures to yield the totals for each of the various characteristics of mortgage loans in each office. From the sampled values recorded for each mortgage characteristic, estimates for the population value are obtained by multiplying the sample value for each characteristic with the blow-up factor, which is simply the inverse of the sampling ratio for each office. Since these estimates are derived from samples, they are subject to the usual sampling errors.

For mortgages having a value of \$500,000 and over, quarterly estimates only are calculated, and only at the provincial level. The blow-up factor used in these estimates is the inverse of the sampling ratio for the Province as a whole. Due to the relatively small frequency of such mortgages (with 0.3 per cent of the total number and 17 per cent of the total value during 1972), it is not possible to provide reliable estimates on the nature of the usual loan characteristics, other than by lender and borrower types (see Tables 1(a) and 1(b)).

The registry and land titles records for the Township of Cumberland in the Regional Municipality of Ottawa-Carleton remain in the registry office for the county of Russell. Thus, all statistical tables within this report, showing county and related geographic distributions of conventional mortgages, are affected by this administrative arrangement.

II Land Registration Systems in Ontario

Under the British North America Act (1867), the authority for property and civil rights are vested in the provincial governments. In Ontario all patented land is administered either under the registry system or the land titles system. The total number of land parcels in the Province, as well as the area or number of parcels covered by each system cannot be determined precisely. A reasonable estimate made in 1969 indicated that there were about 2,200,000 parcels, of which 85 per cent were governed by the registry system, and 15 per cent by the land titles system.¹ The proportion of the latter system has been increasing during the last few years, which trend is expected to continue.

1. Report on Land Registration, Ontario Law Reform Commission, Department of Justice, 1971.

a) The Registry System

The registry system was established in Ontario in 1795. It is essentially a means of storing documents relating to interests in land. At present there are 65 local registry offices established throughout the Province (refer to listing on page 75, and the maps at the back of this report for location of offices and their administrative boundaries). The Province generally makes no affirmation of effectiveness of such documents; they are simply made available to the public for examination. The registry system encompasses most of southern Ontario and small parts of northern Ontario.

b) The Land Titles System

The land titles system was established in Ontario in 1885. It is essentially an affirmation of the ownership of interests in land. There are currently 31 local offices operating under the land titles system. This system governs most of the patented land in northern Ontario and parts of southern Ontario. In most instances local offices for the registry and land titles systems in a municipality share the same office facilities and much of the same staff and equipment.

III The New Emphasis on Planning Regions

The first two annual reports of this publication series included geographic distributions of the mortgage data by county (or territorial district) and the ten economic regions. These regions were designated as statistical units by the Federal Government in the mid-1950's and adopted by the Province of Ontario for purposes of statistical analysis. It is now believed that these designations are no longer adequate for the purposes of the Province's Regional Development Program.

Larger units, covering a major urban centre and its entire tributary region, are considered to be rationally related to the economic and social activities of the Province, including industrial and commercial development, land use, etc. Forming an integral part of the current program for restructuring Ontario's complexity of local government bodies through the development of a system of regional governments, a new system of planning regions was developed and introduced on January 1, 1973.

Since these planning regions are intended to form the basis for many regional administrative activities, a number of statistical tables presented in this report include totals for each of the five planning regions. It is anticipated that such regional distributions might be expanded in future reports

to cover other mortgage characteristics, such as average interest rates and average terms. Other future changes may include the discontinuation of data presented over the ten economic regions as future interest focuses around the planning regions.

In order to indicate the relative location of boundaries for the three planning regions in the southern half of the Province, a map of Southern Ontario has been presented on page 6. The remaining two regions (Northwestern and Northeastern Ontario) make up the entire northern half of the province, with the dividing line beginning at Lake Superior, following the eastern boundary of the District of Thunder Bay running north to latitude 54°, then northwestward to intersect the northeastern Manitoba border at right angles.

IV Building Permits, 1966-1972

Tables 18(a) and 18(b), and Chart 6 show distributions of the value of building permits issued by municipalities in Ontario for each of the past seven years. Monthly totals in this statistical series are published by Statistics Canada. Statistical coverage in this survey is approximately 91 per cent for Ontario, the remaining 9 per cent being non-response.

These data indicate the relative importance to the provincial economy of the value of new construction, both for type of structure and the geographic distribution. Since the corresponding distributions of newly registered mortgages showing the designed physical property use are not available, such data on building permits should help to fill this void. However, one should be aware of the tendency for applicants to underestimate values at the time of filing for the issuance of a building permit.



SOUTHERN ONTARIO PLANNING REGIONS

ANALYSIS

I Statistical Highlights, 1969 - 1972

After more than a year of relatively slow growth, the Ontario economy began late in 1970 to expand at a vigorous pace. This renewed expansion was clearly reflected through what could be considered a major economic indicator, namely the value of newly registered mortgages. Together with statistics on the value of building permits, the above two indicators suggest the continuation of a firm economic expansion through 1972. In fact, the last few years have witnessed mortgages far outstripping the Ontario economy in rate of growth. As compared with 1969, the value of all mortgages registered in 1972 has increased by 53 per cent, whereas the Gross Provincial Product has grown by 29 per cent.

The provincial summary (Table A) shows that the total estimated value of mortgages registered during 1972 (both NHA and conventional) reached a peak of \$6.2 billion, representing an increase of 26.8 per cent over the value for 1971. Conventional mortgages account for 82.5 per cent of this total value and 89.2 per cent of the total number.

Table A - Summary of All Mortgages Registered in Ontario During
1969 - 1972

Type of Mortgage Loan	1969	1970	1971	1972
	N U M B E R A N D V A L U E			
<u>Number of Loans</u>				
National Housing Act	11,041	22,733	28,630	27,340
Conventional	183,997	158,205	188,495	226,945
Total	195,038	180,938	217,125	254,285
<u>Value of Loans (\$000)</u>				
National Housing Act	573,123	820,451	1,065,783	1,090,688
Conventional	3,516,195	2,958,697	3,860,086	5,154,736
Total	4,089,318	3,779,148	4,925,869	6,245,424
	P E R C E N T			
<u>Number of Loans</u>				
National Housing Act	5.7	12.6	13.2	10.8
Conventional	94.3	87.4	86.8	89.2
Total	100.0	100.0	100.0	100.0
<u>Values of Loans (\$000)</u>				
National Housing Act	14.1	21.7	21.6	17.5
Conventional	85.9	78.3	78.4	82.5
Total	100.0	100.0	100.0	100.0

Table B - Summary of All Mortgage Loans, by Economic Region, 1972

Economic Region	NHA-Approved Mortgages			Conventional Mortgages		
	Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$
Mortgages Under \$500,000:						
Eastern Ontario	3,244	157,164	48,448	22,001	418,820	19,036
Lake Ontario	1,105	28,376	25,680	14,169	206,758	14,592
Central Ontario	8,212	477,455	58,141	92,848	1,998,088	21,520
Niagara	4,684	156,080	33,322	25,022	432,417	17,281
Lake Erie	1,838	52,704	28,675	12,612	238,775	18,934
Lake St. Clair	1,398	37,509	26,830	13,621	223,171	16,384
Midwestern Ontario	2,588	71,636	27,680	13,355	261,309	19,566
Georgian Bay	1,095	29,358	26,811	17,971	286,871	15,963
Northeastern Ontario	2,100	56,058	26,694	11,228	179,958	16,028
Northwestern Ontario	1,076	24,348	22,628	3,413	54,357	15,926
Mortgages of \$500,000 and Over	*	*	*	705	854,212	1,211,648
PROVINCIAL TOTAL	27,340	1,090,688	39,894	226,945	5,154,736	22,713

Table C - Summary of All Mortgage Loans, by Planning Region, 1972

Planning Region	NHA-Approved Mortgages			Conventional Mortgages		
	Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$
Mortgages Under \$500,000						
Eastern Ontario	3,622	167,312	46,193	26,802	489,629	18,268
Central Ontario	17,007	745,710	43,847	150,880	3,008,119	19,937
Southern and Western Ontario	3,478	96,314	27,692	32,477	551,081	16,968
Northeastern Ontario	2,157	57,004	26,427	12,668	197,338	15,578
Northwestern Ontario	1,076	24,348	22,628	3,413	54,357	15,927
Mortgages of \$500,000 and Over	*	*	*	705	854,212	1,211,648
PROVINCIAL TOTAL	27,340	1,090,688	39,894	226,945	5,154,736	22,713

* NHA loans of \$500,000 and over are included in the regional distribution shown above.

Table B provides a provincial summary of the two types of mortgage loans for 1972, distributed by economic region. The regional distribution of these totals are generally proportional to those recorded for 1971. Both the average value and number of conventional mortgages in all economic regions have increased over 1971. On the other hand, NHA mortgages in five of the economic regions showed a decrease in value. The provincial average value for 1972 has increased over 1971 both for NHA and conventional loans (4.2 per cent and 10.9 per cent, respectively). Almost half the provincial total value of NHA and conventional mortgages together was accounted for by the four counties making up Central Ontario Economic Region.

Table C has been incorporated this year to provide statistics similar to those provided in Table B, but over the newly organized planning regions (5 in number) of Ontario.

II Characteristics of Conventional Mortgages

a) Lender and Borrower Types

The Personal Sector (see Table 1(a)) was again the largest single contributor of conventional mortgage funds. In 1969 personal mortgages represented about 57 per cent of the total number and 44 per cent of the value. This predominance has been diminishing steadily; in 1972 mortgage funds from the Personal Sector dropped to about 44 per cent in number and 32 per cent in value. The percentage difference is being picked up mostly by the chartered banks which, in 1969, accounted for 3 per cent of the total number and 4.5 per cent of value. In 1972 their percentages have risen to 8.8 and 12 respectively.

From among the four borrower types shown in Table 1(b), the Individual group predominated, accounting for 85.7 per cent of the total number of mortgages and 59.5 per cent of the value. These percentages have not varied significantly from 1969 and reflect mostly a residential interest. In fact, the borrowing pattern remains relatively stable by type of borrower, although total value (conventional mortgages only) has jumped substantially from \$3.52 billion in 1969 to \$5.16 billion in 1972.

b) Mortgage Interest Rates

The calculation of interest rates shown in Tables 4 and 5, is based upon the simple interest rate recorded in each registered deed, weighted by the size or dollar amount of the appropriate individual loans included in the sample. In view of the lack of information on security ranking of conventional mortgages (i.e., 1st,

2nd, or 3rd mortgages), one should be aware of the limited usefulness of the weighted average interest rates presented in this report. It is quite possible that the recording of a trend movement within the data over a period of time could be the influence of changes in the "mix" of first and second mortgages, and/or of real changes in the market interest rate.

Small increases in the final two quarters of 1972 were recorded, to give 9.54 per cent at the year end. As in 1971, the economic region recording the highest rates during the year was Northeastern Ontario (ranging from 9.92 to 10.19 per cent), while Lake Erie Economic Region experienced the lowest rates (ranging from 8.90 to 9.44 per cent).

Table 16, compiled by CMHC, presents for Canada the monthly average interest rates for prime conventional mortgages and for NHA-approved loans on home-ownership and on rental properties. In each of the three series of rates there was a slight dropping off during the first quarter of 1972, followed by an offsetting monthly increase to August when another decline set in. These rates are sometimes below the maximum rates allowed under the National Housing Act. Interest rates on NHA-approved lender loans are also weighted by dollar loan amount.

c) Other Characteristics

Other characteristics of conventional mortgages are presented for the first time in Tables 5(b), 5(c), and 7 to 13. In addition to these published data, numerous cross-classifications by these and other characteristics are available upon written request to the Ontario Statistical Centre.

Table 5(b) shows that during 1972 both the average interest rate and the average term varied somewhat by lender. Here the average interest rate showed a relatively wide margin of spread from a high of over 12 per cent for Financial Corporations, to a low of about 9 per cent or slightly under for most other lender groups. The average term for the Province as a whole was close to seven years, while for two lending groups, Insurance Companies and Public Sector, this average ranged between 15 and 20 years. Other lender groups recorded average terms as low as five years. By borrower, as indicated in Table 5(c), the variation within these averages is somewhat less pronounced.

Tables 7, 8, 11, 12, and 13 show the distribution of the number and value of mortgages by ten interest rate groupings. Each of these tables shows additional statistical detail by selected other characteristics, viz., length of contract, size of municipality, size of loan, type of borrower and lender. Tables 10 and 11 present mortgage data by interest rate groupings on properties located within each of 25 separate large municipalities, i.e., those having a

population of 50,000 and over. Such municipalities accounted for slightly more than half the provincial total of both the total number and value of conventional mortgages.

Loans under \$75,000, which represents approximately the current maximum value of loans on most residential properties, accounted for 97.6 per cent of the number and 79.1 per cent of the value of all mortgages. The average value of mortgages increases as the size of the municipality increases (see Table 9). For all regions the average value ranges from \$12,561 for the smallest municipalities (under 1,000 persons) to \$20,921 for municipalities of 500,000 persons and over.

III Characteristics of NHA Mortgages

By special arrangement with the Central Mortgage and Housing Corporation this publication also includes current statistics on the number and value of NHA-approved lender loans in Ontario for new and existing housing. Mortgage data for major urban areas, counties and territorial districts are grouped to show totals and average values for each of the ten economic regions, as well as for each of the five planning regions within Ontario.

Statistical data representing NHA-approved loans by lender type are shown by county and economic region for 1972 in Tables 14(a) and 14(b). Corresponding NHA-mortgage data by planning region are summarized in Table 15. Mortgage loans on new and existing housing, grouped together for presentation in Table 14(c), show an annual total of 27,340 mortgages in 1972, a decrease of 4.7 per cent over 1971. However, the value of such loans in 1972 was \$1,091 million, representing an increase of 2.3 per cent over the previous year. The provincial average value per loan in 1972 increased by 7.2 per cent to \$39,893, and was exceeded only by two economic regions, i.e., Central Ontario and Eastern Ontario. The County of York recorded 7,304 NHA loans with a value of \$499.2 million, which was more than three times the value for the county with the next largest number of loans.

The NHA loan data in these tables are shown as netted totals. That is, when the amount of a loan in one year is reduced for any reason during a subsequent year, or the loan is completely cancelled after initial approval, the corresponding totals for the affected geographic area in the later year(s) are reduced to reflect these changes.

NHA mortgage data by county were compiled from accumulations for Metropolitan Areas, Large Urban Centres and Urban Agglomerations. The latter group consists of Urban Centres and

Census Agglomerations, each with a total population of 40,000 and over, based on 1971 Census population.

Changes in area definitions and in population size groupings, resulting from the quinquennial Censuses, are incorporated in the 1972 survey data. This necessitates greater caution being exercised when attempting year-to-year comparisons. For example, the former Brampton Major Urban Area has been combined with Toronto and the former Major Urban Areas of Niagara, St. Catharines, and Welland have been combined into St. Catharines - Niagara Metropolitan Area.

T A B L E S

	<u>Page</u>
I - <u>CONVENTIONAL MORTGAGES</u>	
<u>All Values</u>	
1. Provincial summary of all mortgages, by:	
(a) type of lender, 1972	15
(b) type of borrower, 1972	16
<u>Values of Under \$500,000</u>	
2. Number and Value of mortgages, by quarter, by:	
(a) county and economic region, 1972	17
(b) county and planning region, 1972	19
(c) type of lender, 1972	21
(d) type of borrower, 1972	22
3. Average value of mortgages, by quarter, by:	
(a) county and economic region, 1972	23
(b) planning region, 1972	25
(c) type of lender, 1972	25
(d) type of borrower, 1972	25
4. Weighted average interest rate of mortgages, by county and economic region, by quarter, 1972	26
5. Weighted average interest rate and weighted average term of mortgages, by quarter, by:	
(a) economic region, 1972	28
(b) type of lender, 1972	29
(c) type of borrower, 1972	29
6. Ranking of counties by number and value of mortgages, 1972	30
7. Number, value and average value of mortgages, by length of contract and interest rate grouping, 1972	32
8. Distribution of mortgages, by economic region, size of municipality, and interest rate grouping, for:	
(a) number of mortgages, 1972	33
(b) value of mortgages, 1972	37

	<u>Page</u>
9. Average value of mortgages, by economic region, and size of municipality, 1972	41
10. Ranking of number, value, and average value of mortgages, for selected municipalities, 1971 and 1972	42
11. Distribution of mortgages for selected municipalities, by interest rate grouping, for:	
(a) number of mortgages, 1972	43
(b) value of mortgages, 1972	44
12. Number and value of mortgages, by size of loan, and interest rate grouping, 1972	45
13. Distribution of mortgages, by type of borrower, type of lender, and interest rate grouping for:	
(a) number of mortgages, 1972	46
(b) value of mortgages, 1972	48
(c) average value of mortgages, 1972	50
 II - <u>NHA-APPROVED MORTGAGES</u>	
14. Number, value, and average value of mortgages, by county, and economic region, for:	
(a) new housing, 1972	52
(b) existing housing, 1972	54
(c) new and existing housing, 1972	56
15. Number, value, and average value of mortgages for new and existing housing, by planning region, 1972	58
 III - <u>OTHER RELATED DATA</u>	
16. Average interest rate of mortgages, Canada, by month, 1970 - 1972	59
17. Estimated value of mortgage investments held by selected financial institutions, Canada, by quarter, 1970 - 1972	60
18. Value of building permits issued, by:	
(a) by type of structure, 1966 - 1972	61
(b) by economic region (residential and all structural types), 1966 - 1972	62

CONVENTIONAL MORTGAGES

Table 1(a) - Provincial Summary of All Mortgages, by Type of Lender, 1972

Type of Lender	Conventional Mortgages Having Values		All Conventional Mortgages	Per Cent
	Under \$500,000	\$500,000 and Over		
	N U M B E R			
Personal Sector	99,388	108	99,496	43.8
Lending Institutions:				
(a) Insurance Companies	4,388	78	4,466	2.0
(b) Loan & Trust Companies	46,144	78	46,222	20.4
(c) Other	800	4	804	0.3
Financial Corporations (excl. Lending Institutions)	10,666	78	10,744	4.7
Other Corporations	20,852	192	21,044	9.3
Benevolent Societies	248	4	252	0.1
Public Sector	8,612	20	8,632	3.8
Chartered Banks	19,765	143	19,908	8.8
Credit Unions, Co-operatives	15,377	-	15,377	6.8
ALL LENDERS	226,240	705	226,945	100.0
	V A L U E (Thousand dollars)			
Personal Sector	1,504,257	127,243	1,631,500	31.7
Lending Institutions:				
(a) Insurance Companies	163,561	97,800	261,361	5.1
(b) Loan & Trust Companies	1,117,001	93,862	1,210,863	23.5
(c) Other	18,030	4,729	22,759	0.4
Financial Corporations (excl. Lending Institutions)	203,685	91,131	294,816	5.7
Other Corporations	419,210	234,931	654,141	12.7
Benevolent Societies	6,530	4,799	11,329	0.2
Public Sector	209,307	24,801	234,108	4.5
Chartered Banks	443,405	174,916	618,321	12.0
Credit Unions, Co-operatives	215,538	-	215,538	4.2
ALL LENDERS	4,300,524	854,212	5,154,736	100.0

CONVENTIONAL MORTGAGES

Table 1(b) - Provincial Summary of All Mortgages, by Type of Borrower, 1972

Type of Borrower	Conventional Mortgages Having Values		All Conventional Mortgages	Per Cent
	Under \$500,000	\$500,000 and Over		
	N U M B E R			
Individual	194,358	77	194,435	85.7
Corporation	28,247	612	28,859	12.7
Partnership	2,378	16	2,394	1.1
Other	1,257	-	1,257	0.5
ALL BORROWERS	226,240	705	226,945	100.0
Per Cent	99.7	0.3	100.0	...
	V A L U E (Thousand dollars)			
Individual	2,974,056	93,010	3,067,066	59.5
Corporation	1,231,633	741,201	1,972,834	38.3
Partnership	72,765	20,001	92,766	1.8
Other	22,070	-	22,070	0.4
ALL BORROWERS	4,300,524	854,212	5,154,736	100.0
Per Cent	83.4	16.6	100.0	...

Table 2(a) - Number and Value of Mortgages (Under \$500,000), by County and Economic Region, by Quarter, 1972

County, District, or Regional (R.M.) Municipality and Economic Region	N U M B E R				V A L U E (Thousand dollars)						
	Total Mortgages	Q U A R T E R				Total Value	Q U A R T E R				
		I	II	III	IV		I	II	III	IV	
Glengarry Prescott Russell Stormont Dundas Ottawa-Carleton (R.M.) Grenville Leeds Lanark Frontenac Renfrew EASTERN ONTARIO	381	50	116	104	111	4,954	1,119	1,184	1,130	1,521	
	670	126	187	181	176	9,139	1,464	2,455	2,943	2,277	
	1,102	188	270	316	328	17,115	2,517	3,202	4,281	7,115	
	1,006	168	266	259	313	14,080	1,738	3,476	4,134	4,732	
	303	55	85	87	76	4,149	742	1,290	1,142	975	
	11,023	1,850	3,050	3,352	2,771	252,749	39,128	74,974	71,352	67,295	
	566	88	128	172	178	7,710	1,126	1,835	2,211	2,538	
	1,420	276	364	413	367	22,513	3,842	5,683	6,630	6,358	
	939	148	263	263	265	14,200	2,430	3,577	3,929	4,264	
	2,973	506	861	905	701	50,014	9,501	14,031	14,773	11,709	
	1,618	303	457	449	409	22,197	3,906	5,969	6,532	5,790	
	22,001	3,758	6,047	6,501	5,695	418,820	67,513	117,676	119,384	114,247	
	Lennox and Addington Hastings Prince Edward Northumberland Peterborough Victoria Durham Haliburton LAKE ONTARIO	1,055	157	305	306	287	15,151	2,150	4,014	4,269	4,718
		3,047	517	876	878	776	45,609	6,200	13,454	12,625	13,330
699		150	157	209	183	10,049	2,152	1,994	2,789	3,114	
1,842		298	478	486	580	28,033	4,080	6,917	6,718	10,318	
2,896		477	852	888	679	38,342	5,626	11,556	12,693	8,467	
1,776		230	506	534	506	22,913	3,616	5,919	7,849	5,529	
1,869		305	520	505	539	36,100	6,876	9,069	9,407	10,748	
985		135	279	299	272	10,561	1,476	3,037	2,797	3,251	
14,169		2,269	3,973	4,105	3,822	206,758	32,176	55,960	59,147	59,475	
Ontario York- Peel Halton CENTRAL ONTARIO		7,644	1,449	2,350	2,038	1,807	138,803	20,957	42,912	36,721	38,213
		65,475	11,411	18,803	17,248	18,013	1,398,089	207,263	373,165	389,290	428,371
		12,304	2,129	3,316	3,481	3,378	295,790	41,463	77,121	83,488	93,718
		7,425	1,364	2,033	2,108	1,920	165,406	22,521	47,740	46,489	48,656
		92,848	16,353	26,502	24,875	25,118	1,998,088	292,204	540,938	555,988	608,958
Wentworth Niagara (R.M.) Haldimand Brant NIAGARA	11,458	2,180	3,336	3,118	2,824	197,619	35,292	57,322	57,308	47,697	
	9,833	1,966	2,763	2,757	2,347	178,616	32,186	49,613	52,759	44,088	
	1,135	191	328	312	304	15,801	3,004	4,450	4,117	4,230	
	2,596	501	702	733	660	40,381	6,508	12,443	10,971	10,459	
	25,022	4,838	7,129	6,920	6,135	432,417	76,990	123,828	125,125	106,474	
Oxford Norfolk Elgin Middlesex LAKE ERIE	2,146	387	648	579	532	39,127	6,723	10,971	9,986	11,447	
	1,272	258	414	315	285	24,167	4,717	7,788	5,530	6,132	
	1,605	316	426	386	477	26,663	5,037	7,896	5,686	8,044	
	7,589	1,430	2,063	2,048	2,048	148,818	28,129	35,774	36,332	48,593	
	12,612	2,391	3,551	3,328	3,342	238,775	44,606	62,429	57,524	74,216	

Table 2(a) - Concluded

County, District, or Regional (R.M.), Municipality and Economic Region	N U M B E R				V A L U E (Thousand dollars)					
	Total Mortgages	Q U A R T E R				Total Value	Q U A R T E R			
		I	II	III	IV		I	II	III	IV
Kent Essex Lambton	2,859 7,343 3,419	606 1,464 624	801 2,042 989	789 2,004 938	663 1,833 868	41,068 125,341 56,762	9,052 23,018 10,938	12,413 36,711 16,148	11,970 32,501 13,862	7,633 33,111 15,814
LAKE ST. CLAIR	13,621	2,694	3,832	3,731	3,364	223,171	43,008	65,272	58,333	56,558
Wellington Waterloo Perth Huron	3,550 6,726 1,551 1,528	645 1,226 272 262	943 1,996 471 419	1,066 1,821 431 434	896 1,683 377 413	67,595 140,377 29,236 24,101	13,354 24,715 4,911 3,819	14,977 41,631 8,729 6,684	20,353 34,631 7,612 7,291	18,911 39,400 7,984 6,307
MIDWESTERN ONTARIO	13,355	2,405	3,829	3,752	3,369	261,309	46,799	72,021	69,887	72,602
Dufferin Bruce Grey Simcoe Muskoka (D.M.) Parry Sound	1,139 1,792 2,645 8,919 2,036 1,440	188 284 455 1,418 368 248	281 485 722 2,367 520 331	333 550 764 2,684 551 458	337 473 704 2,450 597 403	21,153 26,441 33,524 156,460 31,913 17,380	3,556 4,647 5,420 21,455 6,943 3,490	4,560 6,552 9,207 40,292 8,386 4,212	5,899 7,566 8,861 45,628 7,443 4,855	7,138 7,676 10,036 49,085 9,141 4,823
GEORGIAN BAY	17,971	2,961	4,706	5,340	4,964	286,871	45,511	73,209	80,252	81,899
Nipissing Manitoulin Sudbury Timiskaming Cochrane Algoma	1,745 198 4,633 556 2,064 2,032	291 25 778 81 277 296	464 52 1,257 155 592 626	523 65 1,397 173 147 628	467 56 1,201 177 519 482	26,727 3,173 84,761 7,464 30,223 27,610	4,597 264 15,856 862 3,946 3,638	6,534 1,287 20,155 1,567 7,936 8,081	7,532 891 23,822 2,580 8,992 8,525	8,064 731 24,928 2,455 9,349 7,365
NORTHEASTERN ONTARIO	11,228	1,748	3,146	3,462	2,872	179,958	29,163	45,560	52,342	52,893
Thunder Bay Rainy River Kenora	2,456 270 687	393 41 99	635 78 220	714 78 200	714 73 168	38,371 3,985 12,001	6,507 692 2,579	10,197 791 3,189	10,011 1,262 3,482	11,656 1,240 2,751
NORTHWESTERN ONTARIO	3,413	533	933	992	955	54,357	9,778	14,177	14,755	15,647
PROVINCIAL TOTAL	226,240	39,950	63,648	63,006	59,636	4,300,524	687,748	1,171,070	1,192,737	1,248,969

CONVENTIONAL MORTGAGES

Table 2(b) - Number and Value of Mortgages (under \$500,000), by County and Planning Region, by Quarter, 1972

County, District, or Regional (R.M.) Municipality and Economic Region	N U M B E R					V A L U E (Thousand dollars)				
	Total Mortgages	Q U A R T E R				Total Value	Q U A R T E R			
		I	II	III	IV		I	II	III	IV
Glengarry	381	50	116	104	111	4,954	1,119	1,184	1,130	1,521
Prescott	670	126	187	181	176	9,139	1,464	2,455	2,943	2,277
Russell	1,102	188	270	316	328	17,115	2,517	3,202	4,281	7,115
Stormont	1,006	168	266	259	313	14,080	1,738	3,476	4,134	4,732
Dundas	303	55	85	87	76	4,149	742	1,290	1,142	975
Ottawa-Carleton (R.M.)	11,023	1,850	3,050	3,352	2,771	252,749	39,128	74,974	71,352	67,295
Grenville	566	88	128	172	178	7,710	1,126	1,835	2,538	2,211
Leeds	1,420	276	364	413	367	22,513	3,842	5,683	6,630	6,358
Lanark	939	148	263	263	265	14,200	2,430	3,577	3,929	4,264
Frontenac	2,973	506	861	905	701	50,014	9,501	14,031	14,773	11,709
Lennox & Addington	1,055	157	305	306	287	15,151	2,150	4,014	4,269	4,718
Hastings	3,047	517	876	878	776	45,609	6,200	13,454	12,625	13,330
Prince Edward	699	150	157	209	183	10,049	2,152	1,994	2,789	3,114
Renfrew	1,618	303	457	449	409	22,197	3,906	5,969	6,532	5,790
EASTERN ONTARIO	26,802	4,682	7,385	7,894	6,941	489,629	78,015	137,138	139,067	135,409
Northumberland	1,842	298	478	486	580	28,033	4,080	6,917	6,718	10,318
Peterborough	2,896	477	852	888	679	38,342	5,626	11,556	12,693	8,467
Victoria	1,776	230	506	534	506	22,913	3,616	5,919	7,849	5,529
Durham	1,869	305	520	505	539	36,100	6,876	9,069	9,407	10,748
Ontario	7,644	1,449	2,350	2,038	1,807	138,803	20,957	42,912	36,721	38,213
York	65,475	11,411	18,803	17,248	18,013	1,398,089	207,263	373,165	389,290	428,371
Peel	12,304	2,129	3,316	3,481	3,378	295,790	41,463	77,121	83,488	93,718
Dufferin	1,139	188	281	333	337	21,153	3,556	4,560	5,899	7,138
Wellington	3,550	645	943	1,066	896	67,595	13,354	14,977	20,353	18,911
Halton	7,425	1,364	2,033	2,108	1,920	165,406	22,521	47,740	46,489	48,656
Wentworth	11,458	2,180	3,336	3,118	2,824	197,619	35,292	57,322	57,308	47,697
Niagara (R.M.)	9,833	1,966	2,763	2,757	2,347	178,616	32,186	49,613	52,729	44,088
Haldimand	1,135	191	328	312	304	15,801	3,004	4,450	4,117	4,230
Brant	2,596	501	701	733	660	40,381	6,508	12,443	10,971	10,459
Waterloo	6,726	1,226	1,996	1,821	1,683	140,377	24,715	41,631	34,631	39,400
Norfolk	1,272	258	414	315	285	24,167	4,717	7,788	5,530	6,132
Simcoe	8,919	1,418	2,367	2,684	2,450	156,460	21,455	40,292	45,628	49,085
Muskoka (D.M.)	2,036	368	520	551	597	31,913	6,943	8,386	7,443	9,141
Haliburton	985	135	279	299	272	10,561	1,476	3,037	2,797	3,251
CENTRAL ONTARIO	150,880	26,739	42,787	41,277	40,077	3,008,119	465,608	818,898	839,061	883,552

Table 2(b) - Concluded

County, District, or Regional (R.M.) Municipality and Economic Region	N U M B E R				V A L U E (Thousand dollars)				
	Total Mortgages	Q U A R T E R			Total Value	Q U A R T E R			
		I	II	III		IV	I	II	III	IV
Perth	1,551	272	471	431	377	4,911	8,729	7,612	7,984
Oxford	2,146	387	648	579	532	6,723	10,971	9,986	11,447
Elgin	1,605	316	426	386	477	5,037	7,896	5,686	8,044
Kent	2,859	606	801	789	663	9,052	12,413	11,970	7,633
Essex	7,343	1,464	2,042	2,004	1,833	23,018	36,711	32,501	33,111
Lambton	3,419	624	989	938	868	10,938	16,148	13,862	15,814
Middlesex	7,589	1,430	2,063	2,048	2,048	28,129	35,774	36,322	48,593
Huron	1,528	262	419	434	413	3,819	6,684	7,291	6,307
Bruce	1,792	284	485	550	473	4,647	6,552	7,566	7,676
Grey	2,645	455	722	764	704	5,420	9,207	8,861	10,036
SOUTHERN AND WESTERN ONTARIO	32,477	6,100	9,066	8,923	8,388	101,694	151,085	141,657	156,645
Nipissing	1,745	291	464	523	467	4,597	6,534	7,532	8,064
Parry Sound	1,440	248	331	458	403	3,490	4,212	4,855	4,823
Manitoulin	198	25	52	65	56	264	1,287	891	731
Sudbury	4,633	778	1,257	1,397	1,201	15,856	20,155	23,822	24,928
Timiskaming	556	81	155	173	147	862	1,567	2,580	2,455
Cochrane	2,064	277	592	676	519	3,946	7,936	8,092	9,349
Algoma	2,032	296	626	628	482	3,638	8,081	8,525	7,365
NORTHEASTERN ONTARIO	12,668	1,996	3,477	3,920	3,275	32,653	49,772	57,197	57,716
Thunder Bay	2,456	393	635	714	714	6,507	10,197	10,011	11,656
Rainy River	270	41	78	78	73	692	791	1,262	1,240
Kenora	687	99	220	200	168	2,579	3,189	3,482	2,751
NORTHWESTERN ONTARIO	3,413	533	933	992	955	9,778	14,177	14,755	15,647
PROVINCIAL TOTAL	226,240	39,950	63,648	63,006	59,636	687,748	1,171,070	1,192,737	1,248,969

CONVENTIONAL MORTGAGES

Table 2(c) - Number and Value of Mortgages (Under \$500,000), by Type of Lender, by Quarter, 1972

Type of Lender	All Quarters	Q U A R T E R			
		I	II	III	IV
	N U M B E R				
Personal Sector	99,388	17,847	27,048	28,117	26,376
Lending Institutions:					
(a) Insurance Companies	4,388	694	1,405	1,297	992
(b) Loan & Trust Companies	46,144	7,416	13,245	13,441	12,042
(c) Other	800	176	123	210	291
Financial Corporations (excl. Lending Institutions)	10,666	2,225	2,947	2,793	2,701
Other Corporations	20,852	4,325	5,276	5,620	5,631
Benevolent Societies	248	85	62	69	32
Public Sector	8,612	1,295	2,981	1,406	2,930
Chartered Banks	19,765	3,535	5,749	5,443	5,038
Credit Union, Co-operatives	15,377	2,352	4,812	4,610	3,603
ALL LENDERS	226,240	39,950	63,648	63,006	59,636
	V A L U E (Thousand dollars)				
Personal Sector	1,504,257	248,714	388,497	427,722	439,324
Lending Institutions:					
(a) Insurance Companies	163,561	24,565	47,126	49,198	42,672
(b) Loan & Trust Companies	1,117,001	165,410	311,332	317,076	323,183
(c) Other	18,030	3,739	2,961	6,015	5,315
Financial Corporations (excl. Lending Institutions)	203,685	34,162	51,210	57,195	61,118
Other Corporations	419,210	76,067	106,635	109,853	126,655
Benevolent Societies	6,530	1,969	1,933	2,164	464
Public Sector	209,307	28,064	62,708	37,726	80,809
Chartered Banks	443,405	75,409	132,616	117,700	117,680
Credit Union, Co-operatives	215,538	29,649	66,052	68,088	51,749
ALL LENDERS	4,300,524	687,748	1,171,070	1,192,737	1,248,969

CONVENTIONAL MORTGAGES

Table 2(d) - Number and Value of Mortgages (Under \$500,000), by Type of Borrower, by Quarter, 1972

Type of Borrower	All Quarters	Q U A R T E R			
		I	II	III	IV
	N U M B E R				
Individual	194,358	34,733	54,439	55,570	49,616
Corporation	29,416	4,726	8,534	6,789	9,367
Partnership	1,209	302	332	222	353
Other	1,257	189	343	425	300
ALL BORROWERS	226,240	39,950	63,648	63,006	59,636
	V A L U E (Thousand dollars)				
Individual	2,974,056	492,544	821,427	865,377	793,708
Corporation	1,253,798	179,214	332,604	314,327	427,653
Partnership	50,600	12,356	10,605	5,835	21,804
Other	22,070	3,634	6,434	7,198	4,804
ALL BORROWERS	4,300,524	687,748	1,171,070	1,192,737	1,248,969

CONVENTIONAL MORTGAGES

Table 3(a) - Average Value of Mortgages (Under \$500,000), by County and Economic Region, by Quarter, 1972

(Values shown in dollars)

County, District or Regional (R.M.) Municipality and Economic Region	All Quarters	Q U A R T E R			
		I	II	III	IV
Glengarry	13,003	22,380	10,207	10,865	13,703
Prescott	13,640	11,619	13,128	16,260	12,938
Russell	15,531	13,388	11,859	13,547	21,692
Stormont	13,996	10,345	13,068	15,961	15,118
Dundas	13,693	13,491	15,176	13,126	12,829
Ottawa-Carleton (R.M.)	22,929	21,150	24,582	21,286	24,285
Grenville	13,867	12,795	14,336	14,756	12,421
Leeds	15,854	13,920	15,613	16,053	17,324
Lanark	15,122	16,419	13,601	14,939	16,091
Frontenac	16,823	18,777	16,296	16,324	16,703
Renfrew	13,719	12,891	13,061	14,348	14,156
EASTERN ONTARIO	19,036	17,965	19,460	18,364	20,061
Lennox & Addington	14,361	13,694	13,161	13,951	16,439
Hastings	14,968	11,992	15,358	14,379	17,178
Prince Edward	14,376	14,347	12,701	13,344	17,016
Northumberland	15,219	13,691	14,471	13,823	17,790
Peterborough	13,240	11,795	13,563	14,294	12,470
Victoria	12,901	15,722	11,698	14,699	10,927
Durham	19,315	22,544	17,440	18,628	19,941
Haliburton	10,722	10,933	10,885	9,355	11,952
LAKE ONTARIO	14,592	14,181	14,085	14,409	15,561
Ontario	18,158	14,463	18,260	18,018	21,147
York	21,353	18,163	19,846	22,570	23,781
Peel	24,040	19,475	23,257	23,984	27,744
Halton	22,277	16,511	23,483	22,054	25,342
CENTRAL ONTARIO	21,520	17,869	20,411	22,351	24,244
Wentworth	17,247	16,189	17,183	18,380	16,890
Niagara (R.M.)	18,165	16,371	17,956	19,125	18,785
Haldimand	13,922	15,728	13,567	13,196	13,914
Brant	15,555	12,990	17,725	14,968	15,847
NIAGARA	17,281	15,914	17,370	18,082	17,355
Oxford	18,233	17,372	16,931	17,247	21,517
Norfolk	18,999	18,283	18,812	17,556	21,516
Elgin	16,612	15,940	18,535	14,731	16,864
Middlesex	19,610	19,671	17,341	17,735	23,727
LAKE ERIE	18,934	18,656	17,581	17,285	22,207

Table 3(a) - Concluded

County, District or Regional (R.M.) Municipality and Economic Region	All Quarters	Q U A R T E R			
		I	II	III	IV
Kent	14,364	14,937	15,497	15,171	11,513
Essex	17,069	15,723	17,978	16,218	18,064
Lambton	16,602	17,529	16,328	14,778	18,219
LAKE ST. CLAIR	16,384	15,964	17,033	15,635	16,813
Wellington	19,041	20,704	15,882	19,093	21,106
Waterloo	20,871	20,159	20,857	19,018	23,411
Perth	18,850	18,055	18,533	17,661	21,178
Huron	15,773	14,576	15,952	16,800	15,271
MIDWESTERN ONTARIO	19,566	19,459	18,809	18,627	21,550
Dufferin	18,572	18,915	16,228	17,715	21,181
Bruce	14,755	16,363	13,509	13,756	16,228
Grey	12,674	11,912	12,752	11,598	14,257
Simcoe	17,542	15,130	17,022	17,000	20,035
Muskoka (D.M.)	15,674	18,867	16,127	13,508	15,312
Parry Sound	12,069	14,073	12,725	10,600	11,968
GEORGIAN BAY	15,963	15,370	15,557	15,028	17,707
Nipissing	15,316	15,797	14,082	14,402	17,268
Manitoulin	16,025	10,560	24,750	13,708	13,054
Sudbury	18,295	20,380	16,034	17,052	20,756
Timiskaming	13,424	10,642	10,110	14,913	16,701
Cochrane	14,643	14,245	13,405	13,302	18,013
Algoma	13,588	12,291	12,909	13,575	15,282
NORTHEASTERN ONTARIO	16,028	16,684	14,482	15,119	18,417
Thunder Bay	15,623	16,557	16,058	14,021	16,325
Rainy River	14,759	16,878	10,141	16,179	16,986
Kenora	17,469	26,050	14,495	17,410	16,375
NORTHWESTERN ONTARIO	15,926	18,345	15,195	14,874	16,384
PROVINCIAL TOTAL	19,009	17,215	18,399	18,931	20,943

CONVENTIONAL MORTGAGES

Table 3(b) - Average Value of Mortgages (Under \$500,000), by Planning Region, by Quarter, 1972

(Values shown in dollars)

Planning Region	All Quarters	Q U A R T E R			
		I	II	III	IV
Eastern Ontario	17,760	16,663	18,570	17,617	19,509
Central Ontario	19,937	17,413	19,139	20,328	22,046
Southern & Western Ontario	16,968	16,671	16,665	15,876	18,675
Northeastern Ontario	15,578	16,359	14,315	14,591	17,623
Northwestern Ontario	15,927	18,345	15,195	14,874	16,384
PROVINCIAL TOTAL	19,009	17,215	18,399	18,931	20,943

Table 3(c) - Average Value of Mortgages (Under \$500,000), by Type of Lender, by Quarter, 1972

(Values shown in dollars)

Type of Lender	All Quarters	Q U A R T E R			
		I	II	III	IV
Personal Sector	15,135	13,936	14,363	15,212	16,656
Lending Institutions:					
(a) Insurance Companies	37,275	35,396	33,542	37,932	43,016
(b) Loan & Trust Companies	24,207	22,304	23,506	23,590	26,838
(c) Other	22,538	21,244	24,073	28,643	18,265
Financial Corporations					
(excl. Lending Institutions)	19,097	15,354	17,377	20,478	22,628
Other Corporations	20,104	17,588	20,211	19,547	22,492
Benevolent Societies	26,331	23,165	31,177	31,362	14,500
Public Sector	24,304	21,671	21,036	26,832	27,580
Chartered Banks	22,434	21,332	23,068	21,624	23,358
Credit Unions, Co-operatives	14,017	12,606	13,727	14,770	14,363
ALL LENDERS	19,009	17,215	18,399	18,931	20,943

Table 3(d) - Average Value of Mortgages (Under \$500,000), by Type of Borrower, by Quarter, 1972

(Values shown in dollars)

Type of Borrower	All Quarters	Q U A R T E R			
		I	II	III	IV
Individual	15,302	14,181	15,089	15,573	16,017
Corporation	42,623	37,921	38,973	46,299	45,655
Partnership	41,853	40,914	31,943	26,284	61,768
Other	17,558	19,228	18,758	16,936	16,013
ALL BORROWERS	19,009	17,215	18,399	18,931	20,943

CONVENTIONAL MORTGAGES

Table 4 - Weighted Average Interest Rate* of Mortgages (Under \$500,000),
by County and Economic Region, by Quarter, 1972

County, District, or Regional (R.M.) Municipality and Economic Region	Q U A R T E R			
	I	II	III	IV
Glengarry	7.69	9.24	9.14	9.02
Prescott	10.15	9.59	10.07	9.49
Russell	9.57	10.39	9.84	11.04
Stormont	10.20	9.98	9.39	10.21
Dundas	9.21	9.00	9.20	8.71
Ottawa-Carleton (R.M.)	9.63	9.41	9.51	9.59
Grenville	9.81	9.42	9.59	9.55
Leeds	9.53	9.48	9.69	9.35
Lanark	9.49	9.52	9.64	9.65
Frontenac	9.66	9.73	9.65	9.86
Renfrew	10.35	10.09	9.63	10.16
EASTERN ONTARIO	9.64	9.56	9.60	9.77
Lennox & Addington	9.91	10.05	10.57	9.66
Hastings	9.93	9.95	9.50	9.84
Prince Edward	8.83	9.41	9.60	9.40
Northumberland	9.18	9.33	9.20	9.25
Peterborough	9.87	9.12	9.50	9.92
Victoria	8.71	9.44	9.28	9.88
Durham	9.01	9.31	9.73	9.21
Haliburton	9.38	10.23	9.85	10.02
LAKE ONTARIO	9.25	9.54	9.62	9.51
Ontario	10.18	9.48	9.67	9.37
York	9.44	9.20	9.47	9.41
Peel	9.66	9.17	9.01	9.48
Halton	9.24	9.05	9.37	9.28
CENTRAL ONTARIO	9.51	9.20	9.40	9.39
Wentworth	10.30	9.39	9.39	9.71
Niagara (R.M.)	9.28	9.40	9.19	9.25
Haldimand	10.49	8.82	9.03	9.27
Brant	9.42	9.19	9.54	9.87
NIAGARA	9.79	9.33	9.28	9.50
Oxford	9.09	9.00	8.96	9.12
Norfolk	8.49	8.23	8.76	9.15
Elgin	8.89	8.59	9.08	9.25
Middlesex	9.20	9.27	9.56	9.71
LAKE ERIE	9.03	8.90	9.22	9.44

Table 4 - Concluded

County, District, or Regional (R.M.) Municipality and Economic Region	Q U A R T E R			
	I	II	III	IV
Kent	9.07	8.86	9.16	9.33
Essex	9.22	9.12	9.22	9.08
Lambton	8.93	9.22	9.55	9.79
LAKE ST. CLAIR	9.11	9.10	9.29	9.29
Wellington	9.70	9.01	9.25	9.20
Waterloo	9.77	9.20	9.56	9.51
Perth	9.16	9.12	9.01	9.10
Huron	8.90	8.92	8.93	8.73
MIDWESTERN ONTARIO	9.54	9.11	9.29	9.27
Dufferin	10.01	8.76	9.01	9.42
Bruce	8.79	9.17	8.88	9.03
Grey	9.23	9.21	9.31	9.74
Simcoe	9.30	9.11	9.46	9.55
Muskoka (D.M.)	10.28	9.63	9.80	9.81
Parry Sound	9.58	10.55	9.84	9.39
GEORGIAN BAY	9.57	9.43	9.39	9.49
Nipissing	10.02	10.03	10.08	10.16
Manitoulin	7.79	9.09	9.12	8.34
Sudbury	10.24	10.42	10.38	10.43
Timiskaming	9.82	9.73	10.60	9.59
Cochrane	9.26	9.83	10.11	10.43
Algoma	10.07	9.93	10.14	9.77
NORTHEASTERN ONTARIO	9.92	10.01	10.19	10.16
Thunder Bay	9.87	9.25	9.92	9.85
Rainy River	8.88	10.24	9.40	9.60
Kenora	8.24	9.60	9.85	9.42
NORTHWESTERN ONTARIO	9.20	9.42	9.84	9.72
PROVINCIAL TOTAL	9.49	9.34	9.49	9.54

*See paragraph "Mortgage Interest Rates", page 9, re limited application of these rates.

CONVENTIONAL MORTGAGES

Table 5(a) - Weighted Average Interest Rate* and Weighted Average Term of Mortgages
(Under \$500,000), by Economic Region, by Quarter, 1972

Economic Region	Average Interest Rate* (Per cent)				Average Term (Years)			
	I	II	III	IV	I	II	III	IV
Eastern Ontario	9.64	9.56	9.60	9.77	7.55	7.65	7.44	7.34
Lake Ontario	9.25	9.54	9.62	9.51	7.39	6.75	6.61	7.06
Central Ontario	9.51	9.20	9.40	9.39	6.16	7.40	6.41	7.19
Niagara	9.79	9.33	9.28	9.50	5.01	5.92	5.41	4.88
Lake Erie	9.03	8.90	9.22	9.44	7.36	7.55	6.84	6.70
Lake St. Clair	9.11	9.10	9.29	9.29	6.53	6.21	6.91	6.13
Midwestern Ontario	9.54	9.11	9.29	9.27	8.05	7.16	7.60	7.11
Georgian Bay	9.57	9.43	9.39	9.49	6.61	6.43	7.03	7.11
Northeastern Ontario	9.92	10.01	10.19	10.16	8.45	8.32	7.59	7.75
Northwestern Ontario	9.20	9.42	9.84	9.72	8.34	9.12	8.75	8.68
ALL REGIONS	9.49	9.34	9.49	9.54	6.93	7.23	6.89	6.99

* See paragraph "Mortgage Interest Rates", page 9, re limited application of these rates.

CONVENTIONAL MORTGAGES

Table 5(b) - Weighted Average Interest Rate* and Weighted Average Term of Mortgages (Under \$500,000), by Type of Lender, by Quarter, 1972

Type of Lender	Average Interest Rate* (Per Cent)				Average Term (Years)			
	I	II	III	IV	I	II	III	IV
Personal Sector	9.19	8.98	9.20	9.19	6.61	6.64	6.32	6.26
Lending Institutions:								
(a) Insurance Companies	9.14	9.00	9.09	9.15	15.62	18.70	16.30	18.97
(b) Loan & Trust Companies	9.19	9.22	9.44	9.51	5.17	5.45	5.14	5.12
(c) Other	9.56	9.20	9.57	9.90	5.25	5.99	5.15	5.11
Financial Corporations (excl. Lending Institutions)	12.63	12.10	11.59	11.99	5.15	7.31	6.96	6.04
Other Corporations	10.31	10.20	10.43	10.24	6.34	5.47	5.40	5.42
Benevolent Societies	8.22	7.71	8.45	7.75	7.60	8.11	5.74	8.44
Public Sector	8.54	8.44	8.09	8.53	17.34 ⁺	20.37 ⁺	19.04 ⁺	18.90 ⁺
Chartered Banks	8.98	9.05	9.23	9.30	6.74	7.47	7.68	6.37
Credit Unions, Co-operatives	9.89	9.73	9.74	9.90	5.07	5.43	5.27	5.27
ALL LENDERS	9.49	9.34	9.49	9.54	6.93	7.23	6.89	6.99

+ The relatively high average term for the public sector is influenced by the registration during 1972 of 5,257 charges on condominiums in Metropolitan Toronto having a term of 35 years.

Table 5(c) - Weighted Average Interest Rate* and Weighted Average Term of Mortgages (Under \$500,000), by Type of Borrower, by Quarter, 1972

Type of Borrower	Average Interest Rate* (Per Cent)				Average Term (Years)			
	I	II	III	IV	I	II	III	IV
Individual	9.58	9.42	9.55	9.60	6.82	7.00	6.93	6.71
Corporation	9.30	9.11	9.36	9.44	7.24	7.95	6.69	7.43
Partnership	9.30	8.95	9.57	9.02	5.64	7.00	7.99	8.21
Other	8.66	9.42	8.99	9.04	9.24	7.06	8.15	11.63
ALL BORROWERS	9.49	9.34	9.49	9.54	6.93	7.23	6.89	6.99

* See paragraph "Mortgage Interest Rates", page 9, re limited application of these rates.

CONVENTIONAL MORTGAGES

Table 6 - Ranking of Counties by Number and Value of Mortgages (Under \$500,000), 1972

County, District, or Regional (R.M.) Municipality	NUMBER OF MORTGAGES			VALUE OF MORTGAGES		
	Rank	Number	Per Cent	Rank	Amount \$ 000	Per Cent
York	1	65,475	28.9	1	1,398,089	32.5
Peel	2	12,304	5.4	2	295,790	6.9
Wentworth	3	11,458	5.2	4	197,619	4.6
Ottawa-Carleton (R.M.)	4	11,023	4.9	3	252,749	5.9
Niagara (R.M.)	5	9,833	4.4	5	178,616	4.2
Simcoe	6	8,919	3.9	7	156,460	3.6
Ontario	7	7,644	3.4	10	138,803	3.2
Middlesex	8	7,589	3.4	8	148,818	3.5
Halton	9	7,425	3.4	6	165,406	3.8
Essex	10	7,343	3.3	11	125,341	2.9
Waterloo	11	6,726	2.8	9	140,377	3.3
Sudbury	12	4,633	2.0	12	84,761	2.0
Wellington	13	3,550	1.6	13	67,595	1.6
Lambton	14	3,419	1.5	14	56,762	1.3
Hastings	15	3,047	1.3	16	45,609	1.1
Frontenac	16	2,973	1.3	15	50,014	1.2
Peterborough	17	2,896	1.3	21	38,342	0.9
Kent	18	2,859	1.3	17	41,068	1.0
Grey	19	2,645	1.2	23	33,524	0.8
Brant	20	2,596	1.1	18	40,381	0.9
Thunder Bay	21	2,456	1.1	20	38,371	0.9
Oxford	22	2,146	0.9	19	39,127	0.9
Cochrane	23	2,064	0.9	25	30,223	0.7
Muskoka (D.M.)	24	2,036	0.9	24	31,913	0.7
Algoma	25	2,032	0.9	28	27,610	0.6
Durham	26	1,869	0.8	22	36,100	0.8
Northumberland	27	1,842	0.8	27	28,033	0.7
Bruce	28	1,792	0.8	31	26,441	0.6

Table 6 - Concluded

County, District, or Regional (R.M.) Municipality	NUMBER OF MORTGAGES			VALUE OF MORTGAGES		
	Rank	Number	Per Cent	Rank	Amount \$ 000	Per Cent
Victoria	29	1,776	0.8	34	22,913	0.5
Nipissing	30	1,745	0.8	29	26,727	0.6
Renfrew	31	1,618	0.7	36	22,197	0.5
Elgin	32	1,605	0.7	30	26,663	0.6
Perth	33	1,551	0.7	26	29,236	0.7
Huron	34	1,528	0.7	33	24,101	0.6
Parry Sound	35	1,440	0.6	38	17,380	0.4
Leeds	36	1,420	0.6	35	22,513	0.5
Norfolk	37	1,272	0.6	32	24,167	0.6
Dufferin	38	1,139	0.5	37	21,153	0.5
Haldimand	39	1,135	0.5	40	15,801	0.4
Russell	40	1,102	0.5	39	17,115	0.4
Lennox & Addington	41	1,055	0.5	41	15,151	0.4
Stormont	42	1,006	0.4	43	14,080	0.3
Haliburton	43	985	0.4	45	10,561	0.2
Lanark	44	939	0.4	42	14,200	0.3
Prince Edward	45	699	0.3	46	10,049	0.2
Kenora	46	687	0.3	44	12,001	0.3
Prescott	47	670	0.3	47	9,139	0.2
Grenville	48	566	0.3	48	7,710	0.2
Timiskaming	49	556	0.2	49	7,464	0.2
Glengarry	50	381	0.2	50	4,954	0.1
Dundas	51	303	0.1	51	4,149	0.1
Rainy River	52	270	0.1	52	3,985	0.1
Manitoulin	53	198	0.1	53	3,173	0.1
PROVINCIAL TOTAL	...	226,240	100.0	...	4,300,524	100.0

Table 7 - Number, Value and Average Value of Mortgages (Under \$500,000), by Length of Contract and Interest Rate Grouping, 1972

Length of Contract	All Interest Rates	INTEREST RATE (Per cent)										Not Stated ¹
		Under 6	6-7	8	9	10	11	12-14	15-19	20 and Over		
NUMBER												
Under 3 Years	16,996	393	816	2,272	4,080	2,163	632	3,913	1,279	123	1,325	
3 - 4 Years	17,708	149	625	2,164	4,226	3,059	1,463	4,052	1,194	199	577	
5 Years	141,106	671	3,606	16,077	84,886	14,715	3,906	14,304	1,900	139	902	
6 - 9 Years	11,138	152	903	1,534	5,291	1,023	220	829	657	16	513	
10 Years	14,486	351	1,360	2,964	5,466	1,110	903	794	454	-	884	
11 - 14 Years	1,559	62	295	327	378	141	29	143	82	1	101	
15 Years	3,016	79	276	375	594	79	8	793	782	1	29	
16 - 19 Years	523	23	99	84	172	15	-	52	41	1	36	
20 Years and Over	12,319*	206	1,191	7,597*	3,064	121	8	58	17	-	57	
Not Stated	7,389	142	686	1,169	1,182	395	119	506	70	74	3,046	
ALL LENGTHS	226,240	2,228	10,057	34,563	109,339	22,821	7,288	25,444	6,476	554	7,470	
V A L U E (Thousand dollars)												
Under 3 Years	378,293	7,654	17,555	64,144	69,864	38,875	27,623	105,193	24,197	1,532	21,656	
3 - 4 Years	265,600	1,634	16,147	50,996	69,883	35,396	25,694	47,174	11,794	1,123	5,759	
5 Years	2,471,826	11,098	71,929	358,094	1,621,039	197,011	44,892	135,080	16,832	750	15,101	
6 - 9 Years	185,031	1,755	14,888	33,302	94,780	14,308	2,323	8,931	5,466	87	9,191	
10 Years	363,473	6,817	45,592	103,066	145,765	27,860	7,335	8,567	3,733	-	14,738	
11 - 14 Years	45,179	1,189	11,326	9,723	8,927	8,295	637	1,604	775	7	2,696	
15 Years	59,344	2,052	8,033	12,889	15,442	1,054	107	9,558	9,395	7	807	
16 - 19 Years	15,665	598	3,810	2,839	5,707	210	-	646	579	10	1,266	
20 Years and Over	321,020*	5,697	38,547	157,382*	113,611	2,035	120	856	196	-	2,576	
Not Stated	195,093	2,541	16,184	38,056	23,707	13,351	1,651	10,918	2,396	517	85,772	
ALL LENGTHS	4,300,524	41,035	244,011	830,491	2,168,725	338,395	110,382	328,527	75,363	4,033	159,562	
A V E R A G E V A L U E												
Under 3 Years	22,258	19,476	21,513	28,232	17,124	17,973	43,707	26,883	18,919	12,455	16,344	
3 - 4 Years	14,999	10,966	25,835	23,566	16,536	11,571	17,747	11,642	9,878	5,643	9,981	
5 Years	17,518	16,539	19,947	22,274	19,097	13,388	11,493	9,444	8,859	5,396	16,742	
6 - 9 Years	16,613	11,546	16,487	21,709	17,913	13,986	10,559	10,773	8,320	5,438	17,916	
10 Years	25,091	19,422	29,226	34,773	26,668	25,099	8,123	10,790	8,222	-	16,672	
11 - 14 Years	28,979	19,177	38,393	29,734	23,616	58,830	21,966	11,217	9,451	7,000	26,693	
15 Years	19,676	25,975	29,105	34,371	25,997	13,342	13,375	12,053	12,014	7,000	27,828	
16 - 19 Years	29,952	26,000	38,485	33,798	33,180	14,000	-	12,423	14,122	10,000	35,167	
20 Years and Over	26,059	27,655	32,365	20,716	37,079	16,818	15,000	14,759	11,529	-	45,193	
Not Stated	26,403	17,894	23,592	32,554	20,057	33,800	13,874	21,577	34,214	6,986	28,159	
ALL LENGTHS	19,009	18,418	24,263	24,028	19,835	14,828	15,146	12,912	11,637	7,280	21,360	

1. Includes mortgages where the interest rate was not specified in the contract document, as well as those for which no interest was charged (intra-family mortgages).

* Includes 5,257 mortgages, with value of \$102.7 million, on H.O.M.E. condominium units located in Metropolitan Toronto.

CONVENTIONAL MORTGAGES

Table 8(a) - Number of Mortgages (Under \$500,000), by Economic Region, Size of Municipality and Interest Rate Grouping, 1972

Economic Region and Size of Municipality	All Interest Rates	I N T E R E S T R A T E (Per cent)								20 and Over	Not Stated ¹
		Under 6	6-7	8	9	10	11	12-14	15-19		
EASTERN ONTARIO											
Under 1,000 Persons	660	10	70	121	178	60	11	112	21	4	73
1,000 - 1,999	1,754	36	174	238	219	399	52	239	105	18	149
2,000 - 2,999	1,772	28	159	220	625	232	28	268	110	14	88
3,000 - 4,999	2,106	25	159	228	605	405	68	344	129	16	127
5,000 - 9,999	2,600	26	138	314	1,073	383	64	309	171	18	104
10,000 - 29,999	2,448	8	56	250	1,283	226	49	392	97	9	78
30,000 - 99,999	5,247	25	345	673	2,418	574	109	773	196	26	108
100,000 - 199,999	-	-	-	-	2,854	-	-	741	-	-	-
200,000 - 499,999	5,414	32	433	404	-	684	-	-	111	5	71
500,000 and Over	-	-	-	-	-	-	-	-	-	-	-
TOTAL	22,001	190	1,534	2,448	9,560	2,783	460	3,178	940	110	798
LAKE ONTARIO											
Under 1,000 Persons	1,460	36	125	258	462	170	44	185	39	2	139
1,000 - 1,999	2,290	23	115	267	845	399	56	330	118	12	125
2,000 - 2,999	2,180	19	143	369	722	310	76	310	60	-	145
3,000 - 4,999	1,893	16	121	278	691	265	67	269	83	5	98
5,000 - 9,999	2,589	15	96	248	1,169	336	115	368	93	9	140
10,000 - 29,999	1,407	2	44	124	809	154	30	102	41	-	101
30,000 - 99,999	2,350	10	47	299	993	423	86	303	97	-	92
100,000 - 199,999	-	-	-	-	-	-	-	-	-	-	-
200,000 - 499,999	-	-	-	-	-	-	-	-	-	-	-
500,000 and Over	-	-	-	-	-	-	-	-	-	-	-
TOTAL	14,169	121	691	1,843	5,691	2,083	474	1,867	531	28	840
CENTRAL ONTARIO											
Under 1,000 Persons	297	-	9	27	144	53	5	41	10	-	8
1,000 - 1,999	266	8	35	43	81	27	2	40	10	-	20
2,000 - 2,999	725	10	19	79	348	123	24	77	12	-	33
3,000 - 4,999	2,029	-	101	376	970	157	28	248	58	8	83
5,000 - 9,999	2,136	33	53	353	1,196	119	48	262	15	9	48
10,000 - 29,999	5,861	34	175	689	2,717	779	299	752	136	19	261
30,000 - 99,999	16,486	73	363	2,650	8,590	1,344	659	2,151	388	38	330
100,000 - 199,999	15,691	56	247	4,121	8,028	1,123	586	1,121	181	37	191
200,000 - 499,999	17,014	113	340	3,091	10,535	658	456	1,205	138	10	468
500,000 and Over	32,343	164	590	6,209	19,499	1,638	802	2,411	446	49	535
TOTAL	92,848	491	1,932	17,638	52,108	6,021	2,909	8,308	1,294	170	1,977

Table 8(a) - Continued

Economic Region and Size of Municipality	All Interest Rates	I N T E R E S T R A T E (P e r c e n t)										Not Stated ¹
		Under 6	6-7	8	9	10	11	12-14	15-19	20 and Over		
NIAGARA												
Under 1,000 Persons	155	22	12	37	68	8	-	6	-	-	2	
1,000 - 1,999	448	10	55	89	167	62	6	31	18	-	10	
2,000 - 2,999	402	4	24	68	186	46	10	34	12	-	18	
3,000 - 4,999	668	2	50	84	337	75	27	57	11	-	25	
5,000 - 9,999	2,630	26	154	313	1,317	295	63	257	96	5	104	
10,000 - 29,999	5,411	51	310	811	2,661	576	136	632	104	1	129	
30,000 - 99,999	4,339	48	138	507	2,119	609	125	572	101	9	111	
100,000 - 199,999	3,136	16	122	518	1,456	250	66	524	55	8	121	
200,000 - 499,999	7,833	95	171	686	4,625	825	186	879	235	29	102	
500,000 and Over	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	25,022	274	1,036	3,113	12,936	2,746	619	2,992	632	52	622	
LAKE ERIE												
Under 1,000 Persons	265	8	42	29	71	28	4	51	17	4	11	
1,000 - 1,999	780	27	126	79	245	125	18	89	32	2	37	
2,000 - 2,999	690	25	136	104	214	51	18	73	29	2	38	
3,000 - 4,999	1,607	70	278	218	522	180	29	164	54	8	84	
5,000 - 9,999	1,920	47	190	295	789	210	41	197	76	4	71	
10,000 - 29,999	1,576	21	48	192	931	128	26	154	44	2	30	
30,000 - 99,999	-	-	-	-	-	-	-	-	-	-	-	
100,000 - 199,999	-	-	-	-	-	-	-	-	-	-	-	
200,000 - 499,999	5,774	82	106	552	2,939	888	225	607	191	14	170	
500,000 and Over	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	12,612	280	926	1,469	5,711	1,610	361	1,335	443	36	441	
LAKE ST. CLAIR												
Under 1,000 Persons	129	5	14	5	50	4	9	32	5	-	5	
1,000 - 1,999	462	28	56	67	217	9	14	5	24	-	42	
2,000 - 2,999	802	10	96	80	279	123	28	95	38	-	53	
3,000 - 4,999	2,275	-	214	214	1,140	247	95	189	75	9	92	
5,000 - 9,999	1,816	34	249	206	786	181	43	173	73	-	71	
10,000 - 29,999	1,028	14	106	169	529	54	14	49	68	-	25	
30,000 - 99,999	2,782	34	67	314	1,701	168	44	283	117	-	54	
100,000 - 199,999	4,327	52	154	788	2,161	440	106	502	116	2	6	
200,000 - 499,999	-	-	-	-	-	-	-	-	-	-	-	
500,000 and Over	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	13,621	177	956	1,843	6,863	1,226	353	1,328	516	11	348	

Table 8(a) - Continued

Economic Region and Size of Municipality	All Interest Rates	I N T E R E S T R A T E (P e r c e n t)										Not Stated ¹
		Under 6	6-7	8	9	10	11	12-14	15-19	20 and Over		
MIDWESTERN ONTARIO												
Under 1,000 Persons	227	4	23	36	75	20	-	51	10	-	8	
1,000 - 1,999	1,505	41	358	248	434	143	34	124	30	2	91	
2,000 - 2,999	1,395	44	288	204	400	129	17	161	47	-	105	
3,000 - 4,999	1,653	49	159	277	613	199	25	163	61	2	105	
5,000 - 9,999	1,228	30	109	174	488	129	44	118	33	4	99	
10,000 - 29,999	992	11	21	112	475	112	39	117	51	2	52	
30,000 - 99,999	3,556	18	119	456	1,562	486	132	472	87	6	218	
100,000 - 199,999	2,799	13	75	294	1,351	281	92	376	46	4	267	
200,000 - 499,999	-	-	-	-	-	-	-	-	-	-	-	
500,000 and Over	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	13,355	210	1,152	1,801	5,398	1,499	383	1,582	365	20	945	
GEORGIAN BAY												
Under 1,000 Persons	1,677	37	141	312	456	258	60	276	56	2	79	
1,000 - 1,999	3,049	43	306	628	1,036	358	128	314	131	3	102	
2,000 - 2,999	2,385	54	182	490	746	354	90	238	84	1	146	
3,000 - 4,999	2,864	45	134	480	1,104	489	130	203	85	4	190	
5,000 - 9,999	3,781	63	129	630	1,258	718	177	464	102	17	223	
10,000 - 29,999	4,215	38	84	430	1,842	843	122	560	92	19	185	
30,000 - 99,999	-	-	-	-	-	-	-	-	-	-	-	
100,000 - 199,999	-	-	-	-	-	-	-	-	-	-	-	
200,000 - 499,999	-	-	-	-	-	-	-	-	-	-	-	
500,000 and Over	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	17,971	280	976	2,970	6,442	3,020	707	2,055	550	46	925	
NORTHEASTERN ONTARIO												
Under 1,000 Persons	2,110	55	221	205	373	293	293	336	206	27	101	
1,000 - 1,999	732	28	49	60	119	121	71	206	58	2	18	
2,000 - 2,999	469	4	13	37	104	98	36	116	37	8	16	
3,000 - 4,999	680	7	37	58	161	149	53	132	51	10	22	
5,000 - 9,999	1,313	28	42	111	375	158	151	334	72	8	34	
10,000 - 29,999	1,768	4	103	247	523	195	91	388	169	8	40	
30,000 - 99,999	4,156	22	143	426	1,711	484	177	714	318	5	156	
100,000 - 199,999	-	-	-	-	-	-	-	-	-	-	-	
200,000 - 499,999	-	-	-	-	-	-	-	-	-	-	-	
500,000 and Over	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	11,228	148	608	1,144	3,366	1,498	872	2,226	911	68	387	

Table 8(a) - Concluded

Economic Region and Size of Municipality	All Interest Rates	I N T E R E S T R A T E (Per cent)										20 and Over	Not Stated ¹
		Under 6	6-7	8	9	10	11	12-14	15-19				
MIDWESTERN ONTARIO													
Under 1,000 Persons	535	22	76	66	87	48	32	106	64	4	30		
1,000 - 1,999	190	8	19	16	63	17	8	20	18	-	21		
2,000 - 2,999	250	3	49	23	72	13	12	39	16	-	23		
3,000 - 4,999	111	1	9	4	27	18	1	37	5	2	7		
5,000 - 9,999	250	1	18	37	71	18	5	46	48	1	5		
10,000 - 29,999	158	-	8	13	47	15	-	64	3	1	7		
30,000 - 99,999	1	-	-	-	1	-	-	-	-	-	-		
100,000 - 199,999	1,918	22	63	136	895	207	91	260	142	5	97		
200,000 - 499,999	-	-	-	-	-	-	-	-	-	-	-		
500,000 and Over	-	-	-	-	-	-	-	-	-	-	-		
TOTAL	3,413	57	242	295	1,263	336	149	572	296	13	190		
ALL REGIONS													
Under 1,000 Persons	7,515	199	733	1,096	1,964	942	458	1,196	428	43	456		
1,000 - 1,999	11,476	252	1,293	1,735	3,731	1,480	389	1,398	544	39	615		
2,000 - 2,999	11,070	201	1,109	1,674	3,696	1,505	339	1,411	445	25	665		
3,000 - 4,999	15,886	215	1,262	2,217	6,170	2,184	523	1,806	612	64	833		
5,000 - 9,999	20,263	303	1,178	2,681	8,522	2,547	751	2,528	779	75	899		
10,000 - 29,999	24,864	183	955	3,037	11,817	3,082	806	3,210	805	61	908		
30,000 - 99,999	38,917	230	1,222	5,325	19,095	4,088	1,332	5,268	1,204	84	1,069		
100,000 - 199,999	27,871	159	661	5,857	13,891	2,301	941	2,783	540	56	682		
200,000 - 499,999	36,035	322	1,050	4,733	20,953	3,055	946	3,432	675	58	811		
500,000 and Over	32,343	164	590	6,209	19,499	1,638	802	2,411	446	49	.535		
PROVINCIAL TOTAL	226,240	2,228	10,053	34,564	109,338	22,822	7,287	25,443	6,478	554	7,473		

1. Includes mortgages where the interest rate was not specified in the contract document, as well as those for which no interest was charged (intra-family mortgages).

CONVENTIONAL MORTGAGES

Table 8(b) - Value of Mortgages (Under \$500,000), by Economic Region, Size of Municipality and Interest Rate Grouping, 1972

(Values shown in thousand dollars)

Economic Region and Size of Municipality	All Interest Rates	I N T E R E S T R A T E (P e r c e n t)										20 and Over	Not Stated ¹
		Under 6	6-7	8	9	10	11	12-14	15-19				
EASTERN ONTARIO													
Under 1,000 Persons	6,884	149	950	998	1,901	930	58	885	183	24	806		
1,000 - 1,999	22,206	420	2,709	3,330	8,225	1,990	461	2,551	721	134	1,665		
2,000 - 2,999	27,860	452	3,004	3,136	10,999	2,394	543	4,973	1,104	89	1,166		
3,000 - 4,999	28,141	326	2,977	3,226	9,932	4,736	577	3,461	1,147	108	1,651		
5,000 - 9,999	44,530	317	2,560	7,549	20,510	5,562	682	3,910	1,571	78	1,791		
10,000 - 29,999	44,936	77	696	7,568	26,114	4,594	470	3,568	609	51	1,189		
30,000 - 99,999	109,801	308	7,047	16,163	59,407	9,660	1,354	9,876	2,322	160	3,504		
100,000 - 199,999	-	-	-	-	-	-	-	-	-	-	-		
200,000 - 499,999	134,462	763	8,437	12,239	76,933	17,566	1,374	13,439	1,169	31	2,511		
500,000 and Over	-	-	-	-	-	-	-	-	-	-	-		
TOTAL	418,820	2,812	28,380	54,209	214,021	47,432	5,519	42,663	8,826	675	14,283		
LAKE ONTARIO													
Under 1,000 Persons	16,345	464	2,449	2,503	4,922	1,224	587	1,818	314	10	2,054		
1,000 - 1,999	27,160	583	1,755	3,258	10,797	4,502	644	2,937	1,009	126	1,549		
2,000 - 2,999	29,226	234	3,154	4,413	9,725	4,362	675	3,731	584	-	2,348		
3,000 - 4,999	26,621	170	2,835	4,501	10,500	2,961	561	3,025	689	19	1,360		
5,000 - 9,999	43,542	717	2,537	6,256	20,809	4,193	2,200	3,601	1,138	48	2,043		
10,000 - 29,999	26,142	23	2,431	3,626	16,016	1,683	160	774	314	-	1,115		
30,000 - 99,999	37,722	41	774	7,433	17,768	4,506	2,874	2,316	815	-	1,195		
100,000 - 199,999	-	-	-	-	-	-	-	-	-	-	-		
200,000 - 499,999	-	-	-	-	-	-	-	-	-	-	-		
500,000 and Over	-	-	-	-	-	-	-	-	-	-	-		
TOTAL	206,758	2,232	15,935	31,990	90,537	23,431	7,701	18,202	4,863	203	11,664		
CENTRAL ONTARIO													
Under 1,000 Persons	4,149	-	82	367	2,250	373	42	891	104	-	40		
1,000 - 1,999	4,214	91	804	1,357	840	254	15	578	68	-	207		
2,000 - 2,999	9,210	174	82	997	4,982	1,421	139	925	88	-	402		
3,000 - 4,999	40,506	-	2,397	5,303	21,107	2,602	578	3,993	1,120	228	3,178		
5,000 - 9,999	42,352	400	1,392	8,603	24,346	1,438	425	3,396	1,590	233	529		
10,000 - 29,999	124,870	459	5,007	19,338	59,568	13,591	4,022	13,493	1,544	132	7,716		
30,000 - 99,999	395,504	1,230	20,963	102,278	209,529	18,920	5,614	26,139	3,573	728	6,530		
100,000 - 199,999	329,557	490	14,510	106,122	159,826	15,644	11,648	12,923	5,176	133	3,085		
200,000 - 499,999	371,081	1,546	5,587	88,098	218,220	13,411	3,243	22,201	1,661	44	17,070		
500,000 and Over	676,645	3,367	13,788	146,106	407,442	36,941	19,006	30,637	7,406	313	11,639		
TOTAL	1,998,088	7,757	64,612	478,569	1,108,110	104,595	44,732	115,176	22,330	1,811	50,396		

Table 8(b) - Continued

Economic Region and Size of Municipality	All Interest Rates	I N T E R E S T R A T E (P e r c e n t)										20 and Over	Not Stated 1
		Under 6	6-7	8	9	10	11	12-14	15-19				
NIAGARA Under 1,000 Persons	2,330	387	207	584	1,000	56	-	46	-	-	50		
	6,360	176	1,198	1,448	2,530	544	18	218	149	-	79		
	6,183	23	616	589	3,436	373	30	294	623	-	199		
	14,088	40	1,130	976	10,122	532	269	459	86	-	474		
	46,547	295	3,606	8,281	24,648	4,112	926	2,218	722	14	1,725		
	101,745	2,638	8,221	20,092	50,368	6,164	2,120	9,170	734	2	2,236		
	70,144	605	2,809	11,449	35,895	7,467	1,435	6,483	941	42	3,018		
	56,120	238	3,488	10,823	26,374	3,986	2,725	4,985	634	74	2,793		
	128,900	1,455	4,646	14,788	70,830	8,323	5,067	17,607	1,571	63	4,550		
	-	-	-	-	-	-	-	-	-	-	-		
	TOTAL	432,417	5,857	25,921	69,030	225,203	31,557	12,590	41,480	5,460	195	15,124	
	LAKE ERIE Under 1,000 Persons	2,965	108	780	397	839	217	17	331	139	22	115	
13,744		539	2,465	1,209	4,072	1,587	158	883	587	6	2,238		
13,019		742	3,626	2,022	3,760	533	147	910	318	8	953		
28,968		2,051	6,698	4,272	8,383	1,880	320	1,806	428	38	3,092		
41,487		1,221	5,799	9,595	14,326	4,168	452	1,827	2,282	16	1,801		
29,365		283	855	4,532	19,512	1,308	193	1,797	278	4	603		
-		-	-	-	-	-	-	-	-	-	-		
109,227		2,194	2,136	17,477	59,930	8,474	4,040	8,025	3,219	176	3,556		
-		-	-	-	-	-	-	-	-	-	-		
TOTAL		238,775	7,138	22,359	39,504	110,822	18,167	5,327	15,579	7,251	270	12,358	
LAKE ST. CLAIR Under 1,000 Persons		1,415	51	282	95	369	34	67	436	6	-	75	
		6,379	457	1,195	766	3,112	49	114	69	124	-	493	
	13,080	103	1,849	2,439	4,978	1,302	704	770	192	-	743		
	38,229	-	4,415	3,482	19,193	3,526	3,106	1,627	735	29	2,116		
	30,183	568	6,790	3,344	13,056	2,553	378	1,582	631	-	1,281		
	15,408	170	875	2,803	9,152	805	199	573	554	-	277		
	44,318	433	632	5,833	30,304	3,257	311	1,863	890	-	795		
	74,159	721	2,818	14,785	40,453	8,248	1,291	4,858	936	12	37		
	-	-	-	-	-	-	-	-	-	-	-		
	TOTAL	223,171	2,503	18,856	33,547	120,617	19,774	6,170	11,778	4,068	41	5,817	

Table 8(b) Continued

Economic Region and Size of Municipality	All Interest Rates	I N T E R E S T R A T E (Per cent)										Not Stated 1
		Under 6	6-7	8	9	10	11	12-14	15-19	20 and Over		
MIDWESTERN ONTARIO												
Under 1,000 Persons	3,197	25	565	410	1,186	157	-	597	119	-	138	
1,000 - 1,999	25,518	656	8,550	3,357	7,080	2,208	431	1,563	315	14	1,344	
2,000 - 2,999	25,528	624	6,744	3,751	7,079	1,963	269	2,722	449	-	1,927	
3,000 - 4,999	30,100	1,018	4,042	5,292	11,263	3,655	259	2,269	812	6	1,484	
5,000 - 9,999	29,079	1,938	3,000	4,800	9,054	2,362	705	2,752	635	60	3,773	
10,000 - 29,999	16,499	169	596	2,417	8,571	2,350	407	1,115	316	14	544	
30,000 - 99,999	78,803	239	3,208	11,403	36,479	8,803	1,370	7,867	2,474	32	6,928	
100,000 - 199,999	52,585	54	1,600	5,698	29,128	3,262	946	5,958	278	29	5,632	
200,000 - 499,999	-	-	-	-	-	-	-	-	-	-	-	
500,000 and Over	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	261,309	4,723	28,305	37,128	109,840	24,760	4,387	24,843	5,398	155	21,770	
GEORGIAN BAY												
Under 1,000 Persons	19,437	466	1,944	4,160	5,443	2,555	502	2,170	882	8	1,307	
1,000 - 1,999	44,272	940	7,119	9,249	14,889	4,174	2,571	3,135	1,122	8	1,065	
2,000 - 2,999	20,636	2,212	3,485	9,236	11,286	5,245	1,716	2,407	617	10	4,422	
3,000 - 4,999	49,991	651	5,908	9,834	16,307	6,171	1,588	2,802	994	17	5,719	
5,000 - 9,999	53,263	659	1,004	9,082	19,176	9,176	2,481	6,156	719	67	3,843	
10,000 - 29,999	79,272	329	1,348	17,071	35,718	10,677	1,415	8,127	1,008	129	3,500	
30,000 - 99,999	-	-	-	-	-	-	-	-	-	-	-	
100,000 - 199,999	-	-	-	-	-	-	-	-	-	-	-	
200,000 - 499,999	-	-	-	-	-	-	-	-	-	-	-	
500,000 and Over	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	286,871	5,287	21,708	58,632	102,819	37,948	10,273	24,797	5,322	239	19,856	
NORTHEASTERN ONTARIO												
Under 1,000 Persons	29,231	720	5,069	2,859	5,838	4,125	3,139	3,362	2,435	158	1,526	
1,000 - 1,999	8,321	246	496	769	1,887	1,232	786	2,316	475	5	109	
2,000 - 2,999	5,329	115	115	532	1,671	897	422	1,129	367	33	48	
3,000 - 4,999	10,087	132	601	1,782	2,698	1,997	623	1,525	470	53	206	
5,000 - 9,999	22,993	308	944	1,920	6,743	4,639	2,317	5,215	663	57	187	
10,000 - 29,999	27,690	111	1,824	4,774	9,882	2,694	1,237	4,773	1,969	35	411	
30,000 - 99,999	76,367	289	2,122	9,517	34,723	12,141	3,228	9,461	3,035	17	3,454	
100,000 - 199,999	-	-	-	-	-	-	-	-	-	-	-	
200,000 - 499,999	-	-	-	-	-	-	-	-	-	-	-	
500,000 and Over	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	179,958	1,921	11,171	22,133	63,464	25,725	12,052	27,781	9,414	346	5,941	

Table 8(b) - Concluded

Economic Region and Size of Municipality	All Interest Rates	I N T E R E S T R A T E (Per cent)										20 and Over	Not Stated ¹
		Under 6	6-7	8	9	10	11	12-14	15-19				
NORTHWESTERN ONTARIO Under 1,000 Persons	8,445	210	2,670	1,174	1,853	463	308	1,009	527	34	197		
	3,097	78	447	220	1,178	469	53	271	152	-	229		
	3,431	41	858	402	1,162	136	81	355	168	-	228		
	1,540	2	228	88	427	216	7	412	54	16	90		
	3,741	6	689	812	1,111	230	64	440	345	7	37		
	2,859	-	345	260	804	556	-	615	67	10	202		
	20	-	-	-	20	-	-	-	-	-	-		
	31,224	498	1,527	2,793	16,737	2,936	1,118	3,126	1,098	21	1,370		
	-	-	-	-	-	-	-	-	-	-	-		
	-	-	-	-	-	-	-	-	-	-	-		
	-	-	-	-	-	-	-	-	-	-	-		
TOTAL	54,357	835	6,764	5,749	23,292	5,006	1,631	6,228	2,411	88	2,353		
ALL REGIONS Under 1,000 Persons	94,398	2,580	14,998	13,547	25,601	10,134	4,720	11,545	4,709	256	6,308		
	161,271	4,186	26,738	24,963	54,610	17,009	5,251	14,521	4,722	293	8,978		
	173,502	4,720	23,533	27,517	59,078	18,626	4,726	18,216	4,510	140	12,436		
	268,271	4,390	31,231	38,756	109,932	28,276	7,888	21,379	6,535	514	19,370		
	357,717	6,429	29,221	60,242	153,781	38,433	10,630	31,097	10,296	578	17,010		
	468,786	4,259	22,198	82,461	235,705	44,372	10,223	44,005	7,393	377	17,793		
	812,619	3,145	37,555	164,076	424,145	62,754	16,486	64,005	14,050	979	25,424		
	543,645	2,001	23,943	140,221	272,518	34,076	17,728	31,850	8,122	269	12,917		
	743,670	5,958	20,806	132,602	425,913	47,774	13,724	61,272	7,620	314	27,687		
	676,645	3,367	13,788	146,106	407,442	36,941	19,006	30,637	7,406	313	11,639		
PROVINCIAL TOTAL	4,300,524	41,035	244,011	830,491	2,168,725	338,395	110,382	328,527	75,363	4,033	159,562		

1. Includes mortgages where the interest rate was not specified in the contract document, as well as those for which no interest was charged (intra-family mortgages).

CONVENTIONAL MORTGAGES

Table 9 - Average Value of Mortgages, by Economic Region, and Size of Municipality, 1972

Size of Municipality	All Economic Regions	E C O N O M I C R E G I O N									
		Eastern Ontario	Lake Ontario	Central Ontario	Niagara	Lake Erie	Lake St. Clair	Mid-western Ontario	Georgian Bay	North-eastern Ontario	North-western Ontario
Under 1,000 Persons	12,561	10,430	11,195	13,970	15,032	11,189	10,969	14,084	11,590	13,854	15,785
1,000 - 1,999	14,053	12,660	11,860	15,850	14,196	17,621	13,807	16,955	14,520	11,367	16,300
2,000 - 2,999	15,673	15,722	13,406	12,703	15,381	18,868	16,309	18,300	17,038	11,362	13,724
3,000 - 4,999	16,887	13,362	14,063	19,964	21,090	18,026	16,804	18,209	17,455	14,834	13,874
5,000 - 9,999	17,654	17,127	16,818	19,828	17,698	21,608	16,621	23,680	14,087	17,512	14,964
10,000 - 29,999	18,854	18,356	18,580	21,305	18,803	18,633	14,988	16,632	18,807	15,662	18,095
30,000 - 99,999	20,881	20,926	16,052	23,990	16,166	-	15,930	22,161	-	18,361	20,000
100,000 - 199,999	19,506	-	-	21,003	17,895	-	17,139	18,787	-	-	16,279
200,000 - 499,999	20,637	24,836	-	21,810	16,456	18,917	-	-	-	-	-
500,000 and Over	20,921	-	-	20,921	-	-	-	-	-	-	-
ALL SIZES	19,009	19,036	14,592	21,520	17,281	18,932	16,384	19,566	15,963	16,028	15,926

CONVENTIONAL MORTGAGES

Table 11(a) - Number of Mortgages (Under \$500,000) Registered for Selected Municipalities in Which the Mortgaged Property was Situated, by Interest Rate Grouping, 1972

Municipalities With Population of 50,000 and Over (1971 Census)	All Interest Rates	I N T E R E S T R A T E (Per cent)								20 and Over	Not 1 Stated
		Under 6	6-7	8	9	10	11	12-14	15-19		
Brantford	1,824	9	52	122	940	348	57	207	33	4	52
Burlington	3,007	3	44	598	1,464	221	69	506	61	-	41
Etobicoke	6,853	58	196	1,653	3,863	286	107	438	10	-	242
Guelph	1,585	14	42	225	670	249	61	206	33	-	85
Hamilton	7,863	95	171	706	4,635	825	186	879	235	29	102
Kingston	1,210	-	19	89	659	118	15	270	10	10	20
Kitchener	2,800	13	75	294	1,351	281	92	376	46	4	268
London	5,762	82	107	552	2,931	884	225	607	191	13	170
Mississauga	8,264	17	109	2,075	3,788	906	452	694	103	17	103
Niagara Falls	1,417	17	60	299	621	100	39	184	42	4	51
Oakville	2,521	25	71	407	1,351	253	114	281	66	2	51
Oshawa	3,025	12	25	319	1,355	295	156	477	84	10	92
Ottawa	5,418	32	433	406	2,857	685	79	740	111	5	70
Peterborough	1,383	5	27	97	628	260	46	212	61	-	47
Sarnia	1,640	4	27	178	1,062	73	10	164	68	-	54
Sault Ste. Marie	1,448	5	57	152	712	74	21	270	113	-	44
Scarborough	10,201	55	144	1,429	6,710	372	349	768	128	10	236
St. Catharines	3,137	16	122	518	1,456	250	66	524	55	8	122
Sudbury	1,716	8	49	146	633	271	97	308	152	1	51
Thunder Bay	1,817	20	62	122	855	192	85	252	132	5	92
Toronto	21,309	116	416	2,255	14,297	1,225	580	1,778	372	20	259
Windsor	4,377	51	154	788	2,161	438	107	502	118	2	6
York	4,002	20	78	522	2,828	109	522	261	60	9	39
York, East	3,416	19	60	1,504	1,423	108	58	166	18	10	50
York, North	10,987	48	174	3,972	5,145	423	223	633	74	28	267
Total of 25 Municipalities	116,932	744	2,774	19,478	64,495	9,246	3,370	11,703	2,386	191	2,595
PROVINCIAL TOTAL	226,240	2,228	10,057	34,563	109,339	22,821	7,288	25,444	6,476	554	7,470

1. Includes mortgages where the interest rate was not specified in the contract document, as well as those for which no interest was charged (intra-family mortgages).

CONVENTIONAL MORTGAGES

Table 11(b) - Value of Mortgages (Under \$500,000) Registered for Selected Municipalities in Which the Mortgaged Property was Situated, by Interest Rate Grouping, 1972

Municipalities With Population of 50,000 and Over (1971 Census)	All Interest Rates	I N T E R E S T R A T E (Per cent)										20 and Over	Not 1 Stated
		Under 6	6-7	8	9	10	11	12-14	15-19				
V A L U E (Thousand dollars)													
Brantford	27,600	135	890	3,893	14,896	3,425	724	1,756	536	15	1,330		
Burlington	68,638	84	951	22,733	34,275	3,016	669	5,334	1,161	-	415		
Etobicoke	156,001	939	3,904	39,944	89,603	3,911	776	6,825	54	-	10,045		
Guelph	32,732	97	882	6,154	14,352	5,381	216	3,262	194	-	2,194		
Hamilton	133,502	1,517	4,646	15,075	75,085	8,321	5,068	17,606	1,570	63	4,551		
Kingston	24,366	-	295	1,975	17,852	1,825	107	2,039	150	40	83		
Kitchener	52,585	54	1,600	5,698	29,128	3,262	946	5,958	278	29	5,632		
London	108,975	2,193	2,136	17,477	59,732	8,421	4,039	8,024	3,219	177	3,557		
Mississauga	201,614	149	12,761	60,899	92,331	13,850	7,663	7,704	4,002	69	2,186		
Niagara Falls	26,934	228	1,446	5,308	12,199	2,110	463	3,239	320	26	1,595		
Oakville	56,857	623	1,601	14,684	31,774	2,361	1,320	2,364	953	4	1,173		
Oshawa	54,307	168	690	9,669	34,773	2,021	904	3,004	274	553	2,251		
Ottawa	134,519	762	8,437	12,246	76,983	17,565	1,373	13,440	1,168	30	2,515		
Peterborough	18,699	23	503	3,637	8,827	2,284	559	1,582	560	-	724		
Sarnia	29,220	20	321	3,768	19,738	2,417	130	1,391	637	-	798		
Sault Ste. Marie	19,648	91	932	1,896	11,618	702	194	2,747	904	-	564		
Scarborough	220,114	608	1,682	47,679	134,073	9,500	2,467	15,376	1,606	44	7,079		
St. Catharines	56,120	238	3,488	10,823	26,374	3,986	2,725	4,985	634	74	2,793		
Sudbury	38,556	78	685	4,461	16,318	6,479	2,251	5,390	1,569	7	1,318		
Thunder Bay	29,759	477	1,480	2,326	16,177	2,821	1,031	3,076	1,001	19	1,351		
Toronto	422,756	2,502	9,691	63,054	271,160	28,501	12,605	23,435	7,097	47	4,664		
Windsor	74,158	720	2,819	14,785	40,453	8,248	1,290	4,858	936	12	37		
York	63,479	92	760	8,645	48,244	734	616	3,474	729	39	146		
York, East	64,247	248	989	36,267	19,345	1,060	3,369	1,745	445	25	754		
York, North	248,735	864	4,098	83,625	130,569	8,671	6,403	7,201	311	265	6,728		
Total of 25 Municipalities	2,364,121	12,910	67,687	496,721	1,325,879	150,872	57,908	155,815	30,308	1,538	64,483		
PROVINCIAL TOTAL	4,300,524	41,035	244,011	830,491	2,168,725	338,395	110,382	328,527	75,363	4,033	159,562		

1. Includes mortgages where the interest rate was not specified in the contract document, as well as those for which no interest was charged (intra-family mortgages).

CONVENTIONAL MORTGAGES

Table 12 - Number and Value of Mortgages (Under \$500,000), by Size of Loan and Interest Rate Grouping, 1972

Size of Loan	All Interest Rates	I N T E R E S T R A T E (Per cent)									
		N U M B E R									
		Under 6	6-7	8	9	10	11	12-14	15-19	20 and Over	Not Stated ¹
Under \$5,000	32,820	370	1,279	3,378	9,159	6,052	2,079	7,064	1,873	260	1,300
\$ 5,000 - 9,999	46,453	494	2,070	4,340	17,194	6,097	2,362	9,137	2,474	220	2,065
10,000 - 14,999	37,794	400	1,589	4,180	18,403	4,750	1,330	4,664	1,106	33	1,339
15,000 - 19,999	37,468	264	1,336	7,222	22,042	2,601	675	1,926	479	4	919
20,000 - 29,999	45,366	389	1,743	10,152	28,772	1,728	358	1,211	250	18	745
30,000 - 49,999	17,394	201	1,190	3,321	10,658	665	176	547	140	9	487
50,000 - 74,999	3,590	48	401	702	1,391	330	110	342	66	10	190
75,000 - 99,999	1,421	25	121	335	512	175	24	103	19	-	107
100,000 - 499,999	3,924	31	318	933	1,208	423	174	450	69	-	318
Not Stated	10	-	10	-	-	-	-	-	-	-	-
ALL SIZES	226,240	2,228	10,057	34,563	109,339	22,821	7,288	25,444	6,476	554	7,470
V A L U E (Thousand dollars)											
Under \$5,000	100,146	1,144	3,878	10,025	28,407	18,120	6,312	21,703	5,972	818	3,767
\$ 5,000 - 9,999	324,932	3,474	14,463	29,821	123,046	42,426	16,207	62,180	17,389	1,537	14,389
10,000 - 14,999	450,823	4,757	18,439	49,967	224,369	55,727	15,372	53,290	12,853	379	15,670
15,000 - 19,999	636,563	4,398	22,191	125,971	375,421	43,019	11,032	31,189	8,044	62	15,236
20,000 - 29,999	1,068,643	9,264	41,127	242,740	677,549	39,205	8,045	27,231	5,632	425	17,425
30,000 - 49,999	613,436	7,502	42,903	117,033	372,707	24,496	6,292	19,797	4,990	259	17,457
50,000 - 74,999	205,893	2,889	23,016	40,716	79,572	18,931	6,475	19,157	3,877	553	10,707
75,000 - 99,999	118,402	1,990	9,881	28,379	43,087	14,452	1,911	8,518	1,541	-	8,643
100,000 - 499,999	776,571	5,617	62,998	185,839	244,567	82,019	38,736	85,462	15,065	-	56,268
Not Stated	5,115	-	5,115	-	-	-	-	-	-	-	-
ALL SIZES	4,300,524	41,035	244,011	830,491	2,168,725	338,395	110,382	328,527	75,363	4,033	159,562

CONVENTIONAL MORTGAGES

Table 13(a) - Number of Mortgages (Under \$500,000), by Type of Borrower, Type of Lender and Interest Rate Grouping, 1972

Type of Borrower and Lender	All Interest Rates	I N T E R E S T R A T E (Per cent)										
		Under 6	6-7	8	9	10	11	12-14	15-19	20 and Over	Not Stated ¹	
<u>Individual</u>												
Personal Sector	92,245	1,695	5,579	13,319	41,162	12,640	3,184	10,610	1,391	99	2,566	
Lending Institutions:												
(a) Insurance Companies	2,697	75	8	424	2,076	18	4	87	-	-	5	
(b) Loan & Trust Companies	36,952	71	73	3,236	30,332	2,448	223	509	17	2	41	
(c) Other	686	-	2	21	494	111	17	41	-	-	-	
Financial Corporations	9,391	15	29	332	2,547	874	388	2,283	2,479	303	142	
(excluding Lending Institutions)												
Other Corporations	18,247	128	489	907	4,285	2,339	1,141	6,274	2,052	112	519	
Benevolent Societies	192	25	19	17	121	9	-	-	-	-	1	
Public Sector	2,281	70	1,154	363	507	98	3	8	-	-	78	
Chartered Banks	16,571	18	829	1,416	8,268	965	1,237	470	-	-	3,368	
Credit Unions, Co-operatives	15,096	23	795	1,779	6,789	1,918	673	3,090	14	2	13	
TOTAL	194,358	2,120	8,977	21,814	96,581	21,420	6,870	23,372	5,953	518	6,733	
<u>Corporation</u>												
Personal Sector	5,972	52	425	1,166	1,949	512	218	1,117	291	18	224	
Lending Institutions:												
(a) Insurance Companies	1,588	-	-	584	997	-	-	2	-	-	5	
(b) Loan & Trust Companies	8,747	10	28	2,993	5,443	183	31	55	4	-	-	
(c) Other	114	-	-	13	78	13	9	1	-	-	-	
Financial Corporations	1,188	-	8	273	350	100	52	285	102	4	14	
(excluding Lending Institutions)												
Other Corporations	2,421	9	186	604	792	215	37	339	94	12	133	
Benevolent Societies	40	-	9	18	10	1	-	-	-	-	2	
Public Sector	6,231	-	69	5,930	159	61	2	-	-	-	10	
Chartered Banks	3,006	18	126	720	1,790	47	9	11	-	-	285	
Credit Unions, Co-operatives	118	-	4	26	44	10	2	32	-	-	-	
TOTAL	29,425	89	855	12,327	11,612	1,142	360	1,842	491	34	673	

Table 13(a) - Concluded

Type of Borrower and Lender	All Interest Rates	I N T E R E S T R A T E (P e r c e n t)										20 and Over	Not Stated ¹
		Under 6	6-7	8	9	10	11	12-14	15-19				
<u>Partnership and Other</u>													
Personal Sector	1,171	18	144	300	353	185	28	93	8			-	42
Lending Institutions:													
(a) Insurance Companies	103	-	-	15	88	-	-	-	-			-	-
(b) Loan & Trust Companies	445	-	-	20	378	45	2	-	-			-	-
(c) Other	-	-	-	-	-	-	-	-	-			-	-
Financial Corporations	86	-	-	-	50	4	2	18	10			2	-
(excluding Lending Institutions)													
Other Corporations	185	-	3	18	65	11	8	62	12			-	6
Benevolent Societies	16	1	1	2	10	-	-	-	-			-	2
Public Sector	100	-	63	-	30	7	-	-	-			-	-
Chartered Banks	188	-	14	62	76	2	18	2	-			-	14
Credit Unions, Co-operatives	163	-	-	5	96	5	-	55	2			-	-
TOTAL	2,457	19	225	422	1,146	259	58	230	32			?	64
<u>All Borrowers</u>													
Personal Sector	99,388	1,765	6,148	14,785	43,464	13,337	3,430	11,820	1,690			117	2,832
Lending Institutions:													
(a) Insurance Companies	4,388	75	8	1,023	3,161	18	4	89	-			-	10
(b) Loan & Trust Companies	46,144	81	101	6,249	36,153	2,676	256	564	21			2	41
(c) Other	800	-	2	34	572	124	26	42	-			-	-
Financial Corporations	10,666	15	37	605	2,947	978	442	2,586	2,591			309	156
(excluding Lending Institutions)													
Other Corporations	20,852	137	678	1,529	5,142	2,565	1,186	6,675	2,158			124	658
Benevolent Societies	248	26	29	37	141	10	-	-	-			-	5
Public Sector	8,612	70	1,286	6,293	696	166	5	8	-			-	88
Chartered Banks	19,765	36	969	2,198	10,134	1,014	1,264	483	-			-	3,667
Credit Unions, Co-operatives	15,377	23	799	1,810	6,929	1,933	675	3,177	16			2	13
ALL LENDERS	226,240	2,228	10,057	34,563	109,339	22,821	7,288	25,444	6,476			554	7,470

1. Includes mortgages where the interest rate was not specified in the contract document, as well as those for which no interest was charged (intra-family mortgages).

CONVENTIONAL MORTGAGES

Table 13(b) - Value of Mortgages (Under \$500,000), by Type of Borrower, Type of Lender and Interest Rate Grouping, 1972
(Values shown in thousand dollars)

Type of Borrower and Lender	All Interest Rates	I N T E R E S T R A T E (Per cent)										20 and Over	Not Stated ¹
		Under 6	6-7	8	9	10	11	12-14	15-19	20 and Over	Not Stated ¹		
<u>Individual</u>													
Personal Sector	1,186,746	27,090	84,983	212,080	553,293	121,649	41,570	97,497	10,923	789	36,872		
Lending Institutions:													
(a) Insurance Companies	64,137	1,969	196	10,511	50,249	281	37	777	-	-	117		
(b) Loan & Trust Companies	783,045	1,788	1,462	74,598	651,898	42,863	4,052	5,626	112	7	639		
(c) Other	15,207	-	60	435	12,441	1,749	247	275	-	-	-		
Financial Corporations	125,984	185	1,017	7,019	36,738	14,868	5,810	32,161	25,126	1,753	1,307		
(excluding Lending Institutions)													
Other Corporations	205,554	2,051	7,160	25,669	53,824	20,448	6,405	63,309	17,426	744	8,518		
Benevolent Societies	3,329	188	392	203	2,465	63	-	-	-	-	18		
Public Sector	67,122	1,652	33,473	7,214	18,356	5,328	96	77	-	-	926		
Chartered Banks	312,666	153	13,137	31,184	177,216	16,178	12,653	5,879	-	-	56,266		
Credit Unions, Co-operatives	210,266	197	16,090	30,694	107,184	23,264	7,150	25,392	112	7	176		
TOTAL	2,974,056	35,273	157,970	399,607	1,663,664	246,691	78,020	230,993	53,699	3,300	104,839		
<u>Corporation</u>													
Personal Sector	292,641	3,157	35,226	76,081	64,072	26,979	18,937	47,755	9,720	332	10,382		
Lending Institutions:													
(a) Insurance Companies	93,958	-	-	24,694	68,518	-	-	24	-	-	722		
(b) Loan & Trust Companies	315,371	247	2,857	82,709	204,317	19,159	2,459	3,519	104	-	-		
(c) Other	2,823	-	-	327	2,060	318	88	30	-	-	-		
Financial Corporations	76,141	-	239	18,426	17,264	8,496	6,040	17,171	7,484	104	917		
(excluding Lending Institutions)													
Other Corporations	204,290	483	29,635	70,409	46,417	13,377	2,502	23,847	4,055	291	13,274		
Benevolent Societies	2,859	-	850	1,488	473	25	-	-	-	-	23		
Public Sector	138,016	-	3,805	110,846	8,852	12,907	400	-	-	-	1,206		
Chartered Banks	126,316	1,692	7,519	33,037	52,480	5,333	472	585	-	-	25,198		
Credit Unions, Co-operatives	2,795	-	154	587	1,297	380	50	327	-	-	-		
TOTAL	1,255,210	5,579	80,285	418,604	465,750	86,974	30,948	93,258	21,363	727	51,722		

Table 13(b) - Concluded

Type of Borrower and Lender	All Interest Rates	INTEREST RATE (Per cent)										Not Stated ¹
		Under 6	6-7	8	9	10	11	12-14	15-19	20 and Over		
Partnership and Other												
Personal Sector	24,870	180	2,592	7,170	6,796	2,557	732	2,471	112	-	2,260	
Lending Institutions:												
(a) Insurance Companies	5,466	-	-	307	5,159	-	-	-	-	-	-	
(b) Loan & Trust Companies	18,585	-	-	428	17,592	545	20	-	-	-	-	
(c) Other	-	-	-	-	-	-	-	-	-	-	-	
Financial Corporations (excluding Lending Institutions)	1,560	-	-	-	1,117	85	10	225	117	6	-	
Other Corporations	9,366	-	181	2,727	4,126	1,251	84	795	47	-	155	
Benevolent Societies	342	3	9	24	232	-	-	-	-	-	74	
Public Sector	4,169	-	2,749	-	1,255	165	-	-	-	-	-	
Chartered Banks	4,423	-	225	1,472	1,600	30	568	16	-	-	512	
Credit Unions, Co-operatives	2,477	-	-	152	1,434	97	-	769	25	-	-	
TOTAL	71,258	183	5,756	12,280	39,311	4,740	1,414	4,276	301	6	3,001	
All Borrowers												
Personal Sector	1,504,257	30,427	122,801	295,331	624,161	151,185	61,239	147,723	20,755	1,121	49,514	
Lending Institutions:												
(a) Insurance Companies	163,561	1,969	196	35,512	123,926	281	37	801	-	-	839	
(b) Loan & Trust Companies	1,117,001	2,035	4,319	157,735	873,807	62,567	6,531	9,145	216	7	639	
(c) Other	18,030	-	60	762	14,501	2,067	335	305	-	-	-	
Financial Corporations (excluding Lending Institutions)	203,685	185	1,336	35,445	55,119	23,449	11,860	49,557	32,727	1,863	2,354	
Other Corporations	419,210	2,534	36,976	98,805	104,367	35,076	8,991	87,951	21,528	1,035	21,947	
Benevolent Societies	6,530	191	1,251	1,715	3,170	88	-	-	-	-	115	
Public Sector	209,307	1,652	40,027	118,060	28,463	18,400	496	77	-	-	2,132	
Chartered Banks	443,405	1,845	20,881	65,693	231,296	21,541	13,693	6,480	-	-	81,976	
Credit Unions, Co-operatives	215,538	197	16,244	31,433	109,915	23,741	7,200	26,488	137	7	176	
ALL LENDERS	4,300,524	41,035	244,011	830,491	2,168,725	338,395	110,382	378,527	75,363	4,033	159,562	
1. Includes mortgages where the interest rate was not specified in the contract document, as well as those for which no interest was charged (intra-family mortgages).												

1. Includes mortgages where the interest rate was not specified in the contract document, as well as those for which no interest was charged (intra-family mortgages).

CONVENTIONAL MORTGAGES

Table 13(c) - Average Value of Mortgages (Under \$500,000), by Type of Lender and Interest Rate Grouping, 1972

(Values shown in dollars)

Type of Borrower and Lender	All Interest Rates	I N T E R E S T R A T E (Per cent)										20 and Over	Not Stated ¹
		Under 6	6-7	8	9	10	11	12-14	15-19	20 and Over	Not Stated ¹		
<u>Individual</u>													
Personal Sector	12,865	15,982	15,233	15,923	13,442	9,624	13,056	9,189	7,853	7,970	14,369		
Lending Institutions:													
(a) Insurance Companies	23,781	26,253	24,500	24,790	24,205	15,611	9,250	8,931	-	-	23,400		
(b) Loan & Trust Companies	21,191	25,183	20,027	23,053	21,492	17,509	18,170	11,053	6,588	3,500	15,585		
(c) Other	22,168	-	30,000	20,714	25,184	15,757	14,529	6,707	-	-	-		
Financial Corporations	13,415	12,333	35,069	21,142	14,424	17,011	14,974	14,087	10,136	5,785	9,204		
(excluding Lending Institutions)													
Other Corporations	11,265	16,023	14,642	28,301	12,561	8,742	5,614	10,091	8,492	6,642	16,412		
Benevolent Societies	17,338	7,520	20,632	11,941	20,372	7,000	-	-	-	-	18,000		
Public Sector	29,427	23,600	29,006	19,873	36,205	54,367	32,000	9,625	-	-	11,872		
Chartered Banks	18,868	8,500	15,847	22,023	21,434	16,765	10,229	12,509	-	-	16,706		
Credit Unions, Co-operatives	13,929	8,565	20,239	17,254	15,788	12,129	10,624	8,217	8,000	3,500	13,538		
TOTAL	15,302	16,638	17,597	18,319	17,226	11,517	11,357	9,883	9,020	6,371	15,571		
<u>Corporation</u>													
Personal Sector	49,002	60,712	82,885	65,250	32,874	52,693	86,867	42,753	33,402	18,444	46,348		
Lending Institutions:													
(a) Insurance Companies	59,167	-	-	42,284	68,724	-	-	12,000	-	-	144,400		
(b) Loan & Trust Companies	36,055	24,700	102,036	27,634	37,538	104,694	79,323	63,982	26,000	-	-		
(c) Other	24,763	-	-	25,145	26,410	24,462	9,778	30,000	-	-	-		
Financial Corporations	64,092	-	29,875	67,495	49,325	84,960	116,154	60,249	73,373	26,000	65,500		
(excluding Lending Institutions)													
Other Corporations	84,382	53,667	159,328	116,571	58,607	62,219	67,622	70,345	43,138	24,250	99,805		
Benevolent Societies	71,475	-	94,444	82,667	47,300	25,000	-	-	-	-	11,500		
Public Sector	22,149	-	55,145	18,692	55,673	211,590	200,000	-	-	-	120,600		
Chartered Banks	42,021	94,000	59,675	45,885	29,318	113,468	52,444	53,182	-	-	88,414		
Credit Unions, Co-operatives	23,686	-	38,500	22,577	29,477	38,000	25,000	10,219	-	-	-		
TOTAL	42,657	62,685	93,901	33,958	40,109	76,159	85,967	50,628	43,509	21,382	76,853		

Table 13(c) - Concluded

Type of Borrower and Lender	All Interest Rates	I N T E R E S T R A T E (Per cent)										20 and Over	Not Stated ¹
		Under 6	6-7	8	9	10	11	12-14	15-19	20 and Over	Not Stated ¹		
<u>Partnership and Other</u>													
Personal Sector	21,238	10,000	18,000	23,900	19,252	13,822	26,143	26,570	14,000	-	53,809		
Lending Institutions:													
(a) Insurance Companies	53,068	-	-	20,467	58,625	-	-	-	-	-	-	-	-
(b) Loan & Trust Companies	41,764	-	-	21,400	46,540	12,111	10,000	-	-	-	-	-	-
(c) Other	-	-	-	-	-	-	-	-	-	-	-	-	-
Financial Corporations	18,140	-	-	-	22,340	21,250	5,000	12,500	11,700	3,000	-	-	-
(excluding Lending Institutions)													
Other Corporations	50,627	-	60,333	151,500	63,477	113,727	10,500	12,823	3,917	-	25,833	-	-
Benevolent Societies	34,200	3,000	9,000	12,000	23,200	-	-	-	-	-	37,000	-	-
Public Sector	41,690	-	43,635	-	41,833	23,571	-	-	-	-	-	-	-
Chartered Banks	23,527	-	16,071	23,742	21,053	15,000	31,556	8,000	-	-	36,571	-	-
Credit Unions, Co-operatives	15,196	-	-	30,400	14,938	19,400	-	13,981	12,500	-	-	-	-
TOTAL	29,002	9,632	25,582	29,100	34,303	18,263	24,379	18,591	9,406	3,000	46,891		
<u>All Borrowers</u>													
Personal Sector	15,135	17,239	19,974	19,975	14,360	11,336	17,854	12,498	12,281	9,581	17,484		
Lending Institutions:													
(a) Insurance Companies	37,275	26,253	24,500	34,714	39,204	15,611	9,250	9,000	-	-	83,900		
(b) Loan & Trust Companies	24,207	25,123	42,762	25,242	24,170	23,381	25,512	16,215	10,286	3,500	15,585		
(c) Other	22,538	-	30,000	22,412	25,351	16,669	12,885	7,262	-	-	-		
Financial Corporations	19,097	12,333	33,946	42,058	18,703	23,976	26,833	19,164	12,631	6,029	14,256		
(excluding Lending Institutions)													
Other Corporations	20,104	18,496	54,537	64,621	20,297	13,675	7,581	13,176	9,976	8,347	33,334		
Benevolent Societies	26,331	7,346	43,138	46,351	22,482	8,800	-	-	-	-	23,000		
Public Sector	24,304	23,600	31,125	18,761	40,895	110,843	99,200	9,625	-	-	24,217		
Chartered Banks	22,434	51,250	21,549	29,888	22,824	21,244	10,833	13,416	-	-	22,333		
Credit Unions, Co-operatives	14,017	8,565	20,330	17,366	15,863	12,282	10,667	8,337	8,563	3,200	13,338		
ALL LENDERS	19,009	18,418	24,263	24,028	19,835	14,828	15,146	12,912	11,637	7,280	21,360		

1. Includes mortgages where the interest rate was not specified in the contract document, as well as those for which no interest was charged (intra-family mortgages).

NHA-APPROVED MORTGAGES

Table 14(a) - Number, Value and Average Value* of Mortgages, by County and Economic Region, for New Housing, 1972

County, District, or Regional (R.M.) Municipality and Economic Region	Total New Housing						Approved Lenders						Central Mortgage and Housing Corporation					
	Total New Housing			Approved Lenders			Low Income			Public			Other					
	Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$
Glengarry	4	279	69,750	1	14	14,000	-	-	-	1	230	230,000	2	35	17,500			
Prescott	15	1,784	118,933	13	259	19,923	1	647	647,000	1	878	878,000	-	-	-			
Russell	10	183	18,300	10	183	18,300	-	-	-	-	-	-	-	-	-			
Stormont	137	2,769	20,212	134	2,569	19,172	-	-	-	-	65	...	3	135	45,000			
Dundas	14	288	20,571	13	263	20,231	-	-	-	-	-	-	1	25	25,000			
Ottawa-Carleton (R.M.)	2,280	131,205	57,546	2,349	117,432	49,992	-	(307)	...	7	14,333	2,047,571	(76)	(253)	...			
Grenville	14	326	23,286	11	43	3,909	-	-	-	1	253	253,000	2	30	15,000			
Leeds	109	2,476	22,716	104	1,520	14,615	1	890	890,000	-	-	-	4	66	16,500			
Lenark	49	1,237	25,245	48	952	19,833	-	-	-	1	276	276,000	-	-	9			
Frontenac	139	6,934	49,885	132	3,097	23,462	2	1,222	611,000	1	2,567	2,567,000	4	48	12,000			
Renfrew	73	2,900	39,726	63	1,352	21,460	-	-	-	4	1,454	363,500	6	94	15,667			
EASTERN ONTARIO	2,844	150,381	52,877	2,878	127,684	44,366	4	2,452	613,000	16	20,056	1,253,500	(54)	189	...			
Lennox & Addington	117	3,104	26,530	112	2,240	20,000	-	-	-	2	789	394,500	3	75	25,000			
Hastings	213	6,283	29,498	203	5,174	25,488	1	433	433,000	2	552	276,000	7	124	17,714			
Prince Edward	3	57	19,000	2	40	20,000	-	-	-	-	-	-	1	17	17,000			
Northumberland	85	2,393	28,153	84	2,377	28,298	-	-	-	-	-	-	1	16	16,000			
Peterborough	251	8,162	32,518	247	7,658	31,004	1	300	300,000	-	153	...	3	51	17,000			
Victoria	34	798	23,471	23	483	21,000	-	-	-	1	162	162,000	10	153	15,300			
Durham	154	3,622	23,519	150	3,333	22,220	-	-	-	1	238	238,000	3	51	17,000			
Haliburton	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
LAKE ONTARIO	857	24,419	28,494	821	21,305	25,950	2	733	366,500	6	1,894	315,667	28	487	17,393			
Ontario	618	22,986	37,194	616	21,779	35,355	-	-	-	2	1,207	603,500	-	-	-			
York	7,108	442,951	62,317	7,078	352,747	49,837	14	32,022	2,287,286	16	58,511	3,656,938	-	(329)	...			
Peel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Halton	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
CENTRAL ONTARIO	7,726	465,937	60,308	7,694	374,526	48,678	14	32,022	2,287,286	18	59,718	3,317,667	-	(329)	...			
Wentworth	2,239	82,614	36,898	2,232	78,469	35,156	2	103	51,500	5	4,098	819,600	-	(56)	...			
Niagara (R.M.)	1,411	51,914	36,797	1,422	44,786	31,495	6	5,291	881,833	4	2,212	553,000	(21)	(375)	...			
Haldimand	6	623	103,833	6	623	103,833	-	-	-	-	-	-	-	-	-			
Brant	33	4,544	137,697	31	2,072	66,839	1	780	780,000	1	1,692	1,692,000	-	-	-			
NIAGARA	3,689	139,695	37,868	3,691	125,950	34,124	9	6,174	686,000	10	8,002	800,200	(21)	(431)	...			
Oxford	134	5,533	41,291	132	5,124	38,818	-	-	-	1	386	386,000	1	23	23,000			
Norfolk	-	(6)	...	-	(21)	...	-	-	-	-	15	...	-	-	-			
Elgin	18	390	21,667	7	141	20,143	1	78	78,000	-	-	-	10	171	17,100			
Middlesex	1,181	38,930	32,963	1,054	36,286	34,427	2	207	103,500	1	605	605,000	124	1,832	14,774			
LAKE ERIE	1,333	44,847	33,644	1,193	41,530	34,811	3	285	95,000	2	1,006	503,000	135	2,026	14,774			

Table 14(a) - Concluded

County, District, or Regional (R.M.), Municipality and Economic Region	Central Mortgage and Housing Corporation											
	Total New Housing			Approved Lenders			Low Income			Public		
	Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$
Kent	57	1,463	25,667	60	1,747	29,117	-	-	-	(1)	(241)	-
Essex	261	15,765	60,402	256	6,165	24,082	4	5,314	1,328,500	1	4,372	4,372,000
Lambton	95	4,571	48,116	95	4,552	47,916	-	-	-	-	19	...
LAKE ST. CLAIR	413	21,799	52,782	411	12,464	30,326	4	5,314	1,328,500	-	4,150	...
Wellington	270	6,181	22,893	269	7,168	26,647	-	(1,159)	...	1	209	209,000
Waterloo	1,676	53,623	31,995	1,668	48,403	29,019	3	1,854	618,000	5	3,371	674,200
Perth	51	1,667	32,686	59	1,251	21,203	1	530	550,000	-	7	...
Huron	21	480	22,857	22	469	21,318	-	-	-	-	19	...
MIDWESTERN ONTARIO	2,018	61,951	30,699	2,018	57,291	28,390	4	1,245	311,250	6	3,606	601,000
Dufferin	359	8,037	22,387	359	8,037	22,387	-	-	-	-	-	-
Bruce	79	1,827	23,124	78	1,693	21,705	-	-	-	1	134	134,000
Grey	8	789	98,625	7	146	20,857	-	-	-	1	643	643,000
Simcoe	510	16,046	31,463	507	15,185	29,951	-	-	-	3	861	287,000
Muskoka (D.M.)	8	430	53,750	7	160	22,857	-	-	-	1	270	270,000
Parry Sound	13	262	20,154	8	164	20,506	-	-	-	-	-	-
GEORGIAN BAY	977	27,491	28,336	966	25,385	26,278	-	-	-	6	1,908	318,000
Nipissing	262	10,468	39,954	253	7,718	30,506	-	-	-	3	2,640	880,000
Manitoulin	4	154	38,500	3	65	21,667	-	-	...	-	-	-
Sudbury	224	14,314	63,902	217	10,083	46,465	2	1,582	791,000	2	2,596	1,298,000
Timiskaming	40	819	20,475	29	515	17,759	-	-	-	1	120	120,000
Cochrane	140	6,226	44,471	129	3,388	26,264	1	1,072	1,173,000	6	1,710	285,000
Algoma	297	6,390	21,515	289	6,197	21,443	1	1,148	1,148,000	(1)	(1,086)	...
NORTHEASTERN ONTARIO	967	38,371	39,681	920	27,966	30,398	4	3,807	966,750	11	5,980	543,636
Thunder Bay	319	9,694	30,389	327	8,267	25,281	5	1,334	266,800	-	160	...
Rainy River	7	1,174	167,714	5	127	25,400	-	-	-	3	1,066	355,333
Kenora	98	3,749	38,255	94	2,754	29,298	-	-	-	2	959	479,500
NORTHWESTERN ONTARIO	424	14,617	34,474	426	11,148	26,169	5	1,334	266,800	5	2,185	437,000
PROVINCIAL TOTAL	21,248	989,408	46,565	21,018	825,249	39,264	49	53,426	1,090,327	80	108,505	1,356,313

*Due to the netting of totals over the years, the average value of mortgages for certain counties and economic regions cannot be calculated for presentation here.
The symbol (...) identifies these areas. Also, figures shown between brackets in this table represent negative quantities for either the number or value of mortgage.

Table 14(b) - Number, Value and Average Value* of Mortgages, by County and Economic Region, for Existing Housing, 1972

County, District, or Regional (R.M.) Municipality and Economic Region	Total Existing Housing			Approved Lenders			Central Mortgage and Housing Corporation									
							Low Income			Public			Other			
	Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$	
Glengarry Prescott Russell Stormont Dundas Ottawa-Carleton (R.M.) Grenville Leeds Lanark Frontenac Renfrew	1	14	14,000	1	14	14,000	-	-	-	-	-	-	-	-	-	
	14	221	15,786	10	166	16,600	-	-	-	-	-	-	4	55	13,750	
	11	149	13,545	9	122	13,556	-	-	-	-	-	-	2	27	13,500	
	81	1,304	16,099	81	1,304	16,099	-	-	-	-	-	-	-	-	-	
	4	64	16,000	3	48	16,000	-	-	-	-	-	-	1	16	16,000	
	52	967	18,596	49	892	18,204	1	49	49,000	-	-	-	2	26	13,000	
	29	451	15,552	26	409	15,731	-	-	-	-	-	-	42	14,000	14,000	
	48	759	15,813	40	648	16,200	-	-	-	-	-	-	3	8	14,000	
	23	347	15,087	16	262	16,375	-	-	-	-	-	-	7	111	13,875	
	21	392	18,667	17	317	18,647	-	-	-	-	-	-	4	75	18,750	
	116	2,115	18,233	109	1,742	15,982	-	-	-	-	294	294,000	6	79	13,167	
	400	6,783	16,958	361	5,924	16,410	1	49	49,000	1	294	294,000	37	516	13,946	
	Lennox & Addington Hastings Prince Edward Northumberland Peterborough Victoria Durham Haliburton	13	203	15,615	10	160	16,000	-	-	-	-	-	-	3	43	14,333
		31	491	15,839	24	390	16,250	-	-	-	-	-	-	7	101	14,429
		1	10	10,000	1	14	14,000	-	-	-	-	-	-	-	(4)	...
		10	183	18,300	10	183	18,300	-	-	-	-	-	-	-	-	-
137		2,155	15,730	135	2,123	15,726	-	-	-	-	-	-	2	32	16,000	
13		205	15,769	12	188	15,667	-	-	-	-	-	-	1	17	17,000	
38		647	17,026	37	629	17,000	-	-	-	-	-	-	1	18	18,000	
5	63	12,600	-	-	-	-	-	-	-	-	-	5	63	12,600		
LAKE ONTARIO	248	3,957	15,956	229	3,687	16,100	-	-	-	-	-	-	19	270	14,211	
Ontario York Peel Halton	290	5,260	18,138	290	5,260	18,138	-	-	-	-	-	-	-	-	-	
	196	6,258	31,929	188	3,483	18,527	4	118	29,500	1	2,607	2,607,000	3	50	16,667	
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
CENTRAL ONTARIO	486	11,518	23,700	478	8,743	18,291	4	118	29,500	1	2,607	2,607,000	3	50	16,667	
Wentworth Niagara (R.M.) Haldimand Brant	173	3,409	19,705	171	2,973	17,386	2	436	218,000	-	-	-	-	-	-	
	653	10,430	15,972	643	10,327	16,061	-	-	-	-	-	-	10	103	10,300	
	6	99	16,500	6	99	16,500	-	-	-	-	-	-	-	-	-	
	163	2,447	15,012	163	2,447	15,012	-	-	-	-	-	-	-	-	-	
NIAGARA	995	16,385	16,467	983	15,846	16,120	2	436	218,000	-	-	-	10	103	10,300	
Oxford Norfolk Elgin Middlesex	114	1,776	15,579	109	1,706	15,651	-	-	-	-	-	-	-	-	-	
	31	444	14,323	31	444	14,323	-	-	-	-	-	-	5	70	14,000	
	23	329	14,304	19	287	15,105	-	-	-	-	-	-	4	42	10,500	
	337	5,308	15,751	324	5,130	15,833	-	-	-	-	-	-	13	178	13,692	
LAKE ERIE	505	7,857	15,558	483	7,567	15,667	-	-	-	-	-	-	22	290	13,182	

Table 14(b) - Concluded

County, District, or Regional (R.M.) Municipality and Economic Region	Central Mortgage and Housing Corporation											
	Total Existing Housing			Approved Lenders			Low Income			Public		
	Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$
Kent	102	1,455	14,265	102	1,455	14,265	-	-	-	-	-	-
Essex	622	10,344	16,630	621	10,303	16,591	1	41	41,000	-	-	-
Lambton	261	3,911	14,985	259	3,896	15,042	-	-	-	-	15	7,500
LAKE ST. CLAIR	985	15,710	15,949	982	15,654	15,941	1	41	41,000	-	15	7,500
Wellington	140	2,402	17,157	139	2,384	17,151	-	-	-	-	18	18,000
Waterloo	351	6,115	17,422	350	6,102	17,434	-	-	-	-	13	13,000
Perth	54	787	14,574	54	787	14,574	-	-	-	-	-	-
Huron	25	381	15,240	25	387	15,480	-	-	-	-	(6)	...
MIDWESTERN ONTARIO	570	9,685	16,991	568	9,660	17,007	-	-	-	-	25	12,500
Dufferin	4	75	18,750	3	57	19,000	-	-	-	-	18	18,000
Bruce	9	146	16,222	9	146	16,222	-	-	-	-	-	-
Grey	26	462	17,769	26	462	17,769	-	-	-	-	-	-
Simcoe	35	604	17,257	33	578	17,515	-	-	-	-	26	13,000
Muskoka (D.M.)	-	(4)	...	-	(4)	...	-	-	-	-	-	-
Parry Sound	44	684	15,545	40	622	15,550	-	-	-	-	62	15,500
GEORGIAN BAY	118	1,967	16,669	111	1,861	16,766	-	-	-	-	106	15,143
Nipissing	210	3,452	16,438	124	2,182	17,597	-	-	-	-	86	14,767
Manitoulin	2	30	15,000	-	-	-	-	-	-	-	30	15,000
Sudbury	600	9,093	15,155	598	9,073	15,172	-	-	-	-	20	10,000
Timiskaming	45	649	14,422	42	602	14,333	-	-	-	-	3	47
Cochrane	33	523	15,848	28	480	17,143	-	-	-	-	5	8,600
Algoma	243	3,940	16,214	228	3,735	16,382	-	-	-	-	205	13,667
NORTHEASTERN ONTARIO	1,133	17,687	15,611	1,020	16,072	15,757	-	-	-	-	113	14,292
Thunder Bay	523	8,006	15,308	380	6,169	16,234	10	171	17,100	-	1,666	12,526
Rainy River	88	1,132	12,864	63	877	13,921	-	-	-	-	25	10,200
Kenora	41	593	14,463	34	502	14,765	-	-	-	-	7	13,000
NORTHWESTERN ONTARIO	652	9,731	14,925	477	7,548	15,824	10	171	17,100	-	2,012	12,194
PROVINCIAL TOTAL	6,092	101,280	16,625	5,692	92,562	16,262	18	815	45,278	2	2,901	1,450,500
												13,163

* Due to the netting of totals over the years, the average value of mortgages for certain counties and economic regions cannot be calculated for presentation here. The symbol (...) identifies these areas. Also, figures shown between brackets in this table represent negative quantities for either the number or value of mortgages.

NHA-APPROVED MORTGAGES

Table 14(c) - Number, Value and Average Value of Mortgages, by County
and Economic Region, for New and Existing Housing, 1972

County, District, or Regional (R.M.) Municipality and Economic Region	Total NHA Mortgages	Value \$ 000	Average Value \$
Glengarry	5	293	58,600
Prescott	29	2,005	69,138
Russell	21	332	15,810
Stormont	218	4,073	18,683
Dundas	18	352	19,556
Ottawa-Carleton (R.M.)	2,332	132,172	56,678
Grenville	43	777	18,070
Leeds	157	3,235	20,605
Lanark	72	1,584	22,000
Frontenac	160	7,326	45,788
Renfrew	189	5,015	26,534
EASTERN ONTARIO	3,244	157,164	48,448
Lennox & Addington	130	3,307	25,438
Hastings	244	6,774	27,762
Prince Edward	4	67	16,750
Northumberland	95	2,576	27,116
Peterborough	388	10,317	26,590
Victoria	47	1,003	21,340
Durham	192	4,269	22,234
Haliburton	5	63	12,600
LAKE ONTARIO	1,105	28,376	25,680
Ontario	908	28,246	31,108
York	7,304	449,209	61,502
Peel	-	-	-
Halton	-	-	-
CENTRAL ONTARIO	8,212	477,455	58,141
Wentworth	2,412	86,023	35,665
Niagara (R.M.)	2,064	62,344	30,205
Haldimand	12	722	60,167
Brant	196	6,991	35,668
NIAGARA	4,684	156,080	33,322
Oxford	248	7,309	29,472
Norfolk	31	438	14,129
Elgin	41	719	17,537
Middlesex	1,518	44,238	29,142
LAKE ERIE	1,838	52,704	28,675

Table 14(c) - Concluded

County, District, or Regional (R.M.) Municipality and Economic Region	Total NHA Mortgages	Value \$ 000	Average Value \$
Kent	159	2,918	18,352
Essex	883	26,109	29,569
Lambton	356	8,482	23,826
LAKE ST. CLAIR	1,398	37,509	26,830
Wellington	410	8,583	20,934
Waterloo	2,027	59,738	29,471
Perth	105	2,454	23,371
Huron	46	861	18,717
MIDWESTERN ONTARIO	2,588	71,636	27,680
Dufferin	363	8,112	22,347
Bruce	88	1,973	22,420
Grey	34	1,251	36,794
Simcoe	545	16,650	30,550
Muskoka (D.M.)	8	426	53,250
Parry Sound	57	946	16,596
GEORGIAN BAY	1,095	29,358	26,811
Nipissing	472	13,920	29,492
Manitoulin	6	184	30,667
Sudbury	824	23,407	28,407
Timiskaming	85	1,468	17,271
Cochrane	173	6,749	39,012
Algoma	540	10,330	19,130
NORTHEASTERN ONTARIO	2,100	56,058	26,694
Thunder Bay	842	17,700	21,021
Rainy River	95	2,306	24,274
Kenora	139	4,342	31,237
NORTHWESTERN ONTARIO	1,076	24,348	22,628
PROVINCIAL TOTAL	27,340	1,090,688	39,894

NHA-APPROVED MORTGAGES

Table 15 - Number, Value, and Average Value of Mortgages for New and Existing Housing, by Planning Region, 1972

Planning Region	Number of Mortgages	Value (\$000)	Average Value of Mortgages \$
NEW HOUSING			
Eastern Ontario	3,177	159,825	50,307
Central Ontario	14,762	704,918	47,752
Southern and Western Ontario	1,905	71,415	38,013
Northeastern Ontario	980	38,633	39,421
Northwestern Ontario	424	14,617	34,474
PROVINCIAL TOTAL	21,248	989,408	46,565
EXISTING HOUSING			
Eastern Ontario	445	7,487	16,825
Central Ontario	2,245	40,792	18,170
Southern and Western Ontario	1,573	24,899	15,829
Northeastern Ontario	1,177	18,371	15,608
Northwestern Ontario	652	9,731	14,925
PROVINCIAL TOTAL	6,092	101,280	16,625
TOTAL HOUSING			
Eastern Ontario	3,622	167,312	46,193
Central Ontario	17,007	745,710	43,847
Southern and Western Ontario	3,478	96,314	27,692
Northeastern Ontario	2,157	57,004	26,427
Northwestern Ontario	1,076	24,348	22,628
PROVINCIAL TOTAL	27,340	1,090,688	39,894

OTHER RELATED DATA

Table 16 - Average Interest Rate (per cent) of Mortgages, Canada,
by Month, 1970-1972

Year and Month	Prime Conventional Mortgage Loans	NHA Interest Rate on Approved Lender	
		Home -Ownership Loans	Rental Loans
<u>1970</u> - January	10.58	10.06	9.96
February	10.54	10.27	9.91
March	10.58	10.21	10.15
April	10.60	10.29	10.21
May	10.58	10.28	10.15
June	10.53	10.24	10.15
July	10.38	10.03	10.32
August	10.40	9.94	10.34
September	10.36	9.97	10.37
October	10.35	9.86	10.27
November	10.28	9.83	10.16
December	10.16	9.79	10.39
<u>1971</u> - January	9.94	9.65	10.25
February	9.72	9.47	9.91
March	9.28	8.98	9.64
April	9.20	8.84	9.33
May	9.25	8.79	9.05
June	9.34	8.80	9.18
July	9.46	8.88	9.26
August	9.53	8.99	9.35
September	9.55	9.05	9.23
October	9.55	9.09	9.38
November	9.26	9.05	9.45
December	9.10	8.91	9.13
<u>1972</u> - January	9.04	8.83	9.14
February	8.93	8.76	9.36
March	8.97	8.79	8.91
April	9.03	8.78	8.85
May	9.16	8.83	8.89
June	9.37	8.98	8.93
July	9.41	9.02	9.11
August	9.41	9.08	9.08
September	9.38	9.06	9.15
October	9.35	9.14	9.26
November	9.30	9.08	9.22
December	9.22	9.00	9.08

Source:

Central Mortgage and Housing Corporation, Ottawa, "Canadian Housing
Statistics, 1972", page 63.

OTHER RELATED DATA

Table 17 - Estimated Value of Mortgage Investments Held by Selected Financial Institutions, Canada, by Quarter, 1970-1972

(Values shown in thousand dollars)

Type of Financial Institution	1 9 7 0				1 9 7 1				1 9 7 2			
	I	II	III	IV	I	II	III	IV	I	II	III	IV
1 - Fire and Casualty Insurance Companies Investments in Mortgages	36,426	38,735	41,458	42,819	44,234	43,428	51,527	56,539	56,858	58,634	61,525	66,820
2 - Trust Companies Mortgages and Sales Agreements:												
(a) NHA Loans	616,775	646,113	682,701	722,636	748,652	797,634	865,913	924,220	991,897	1,052,081	1,117,935	1,216,277
(b) Conventional Loans	2,783,251	2,881,073	2,985,278	3,105,723	3,162,872	3,295,554	3,463,656	3,555,709	3,651,646	3,817,299	4,028,299	4,245,762
3 - Mortgage Companies Mortgages and Sales Agreements:												
(a) NHA Loans	229,302	247,820	277,285	329,997	342,545	285,775	314,905	404,669	403,834	433,742	485,828	529,840
(b) Conventional Loans	2,332,319	2,380,399	2,439,084	2,538,103	2,557,993	2,614,995	2,639,905	2,746,549	2,790,890	2,914,145	3,069,664	3,219,446
4 - Credit Unions Mortgage Loans	1,216,797	1,256,962	1,277,253	1,327,393	1,368,973	1,444,123	1,549,783	1,630,512	1,734,363	1,902,415	2,145,927	2,321,462
5 - Sales Finance and Consumer Loan Companies Mortgage Loans on:												
(a) Commercial and Industrial Properties	62,964	58,917	57,777	55,730	54,750	54,363	54,244	51,650	52,276	52,003	53,811	54,960
(b) Residential Properties	217,579	240,070	253,088	249,083	254,054	258,727	265,426	270,721	299,145	307,696	318,980	332,011
6 - Mutual Funds Investments in Mortgages	8,485	8,432	8,289	8,291	8,299	9,965	10,835	206,806 ¹	239,545	251,067	268,908	280,272
7 - Closed-end Funds Investments in Mortgages	1,040	1,287	1,197	1,195	883	329	277	279	269	270	29	29
TOTAL	7,504,938	7,759,808	8,023,410	8,380,970	8,543,255	8,804,893	9,216,471	9,847,654	10,220,723	10,789,352	11,550,906	12,266,879

1. Additional Mutual Funds are included in this quarter which affected total assets and total liabilities by almost \$255 million; much of this increase is reflected in mortgages and in share capital.

Source: Statistics Canada, Ottawa, "Financial Institutions - Financial Statistics", Fourth Quarter, 1972, Catalogue Number 61-006.

OTHER RELATED DATA

Table 18(a) - Value of Building Permits Issued, by Type of Structure, 1966 - 1972

Type of Structure	1966	1967	1968	1969	1970	1971	1972
	V A L U E (Thousand dollars)						
Residential	728,037	888,712	1,123,191	1,114,578	1,079,037	1,455,512	1,714,080
Non-Residential:							
Industrial	281,534	200,868	183,294	297,807	230,560	196,882	278,890
Commercial	330,479	280,856	294,108	382,683	414,513	488,607	564,472
Institutional and Governmental	452,802	515,514	550,900	507,290	578,223	459,263	430,965
ALL STRUCTURAL TYPES	1,792,852	1,885,950	2,151,493	2,302,358	2,302,333	2,600,264	2,988,407
	P E R C E N T O F V A L U E						
Residential	40.6	47.1	52.2	48.4	46.9	56.0	57.0
Non-Residential:							
Industrial	15.7	10.7	8.5	12.9	10.0	7.6	9.0
Commercial	18.4	14.9	13.7	16.6	18.0	18.8	19.0
Institutional and Governmental	25.3	27.3	25.6	22.1	25.1	17.6	15.0
ALL STRUCTURAL TYPES	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Per Cent of Population Coverage	92.8	92.8	92.8	91.1	91.1	91.4	92.8

Source: Statistics Canada, Ottawa, "Building Permits", Various Annual Reports, Catalogue No. 64-203.

OTHER RELATED DATA

Table 18(b) - Value of Building Permits Issued (Residential and All Structural Types), by Economic Region, 1966-1972

(Values shown in thousand dollars)

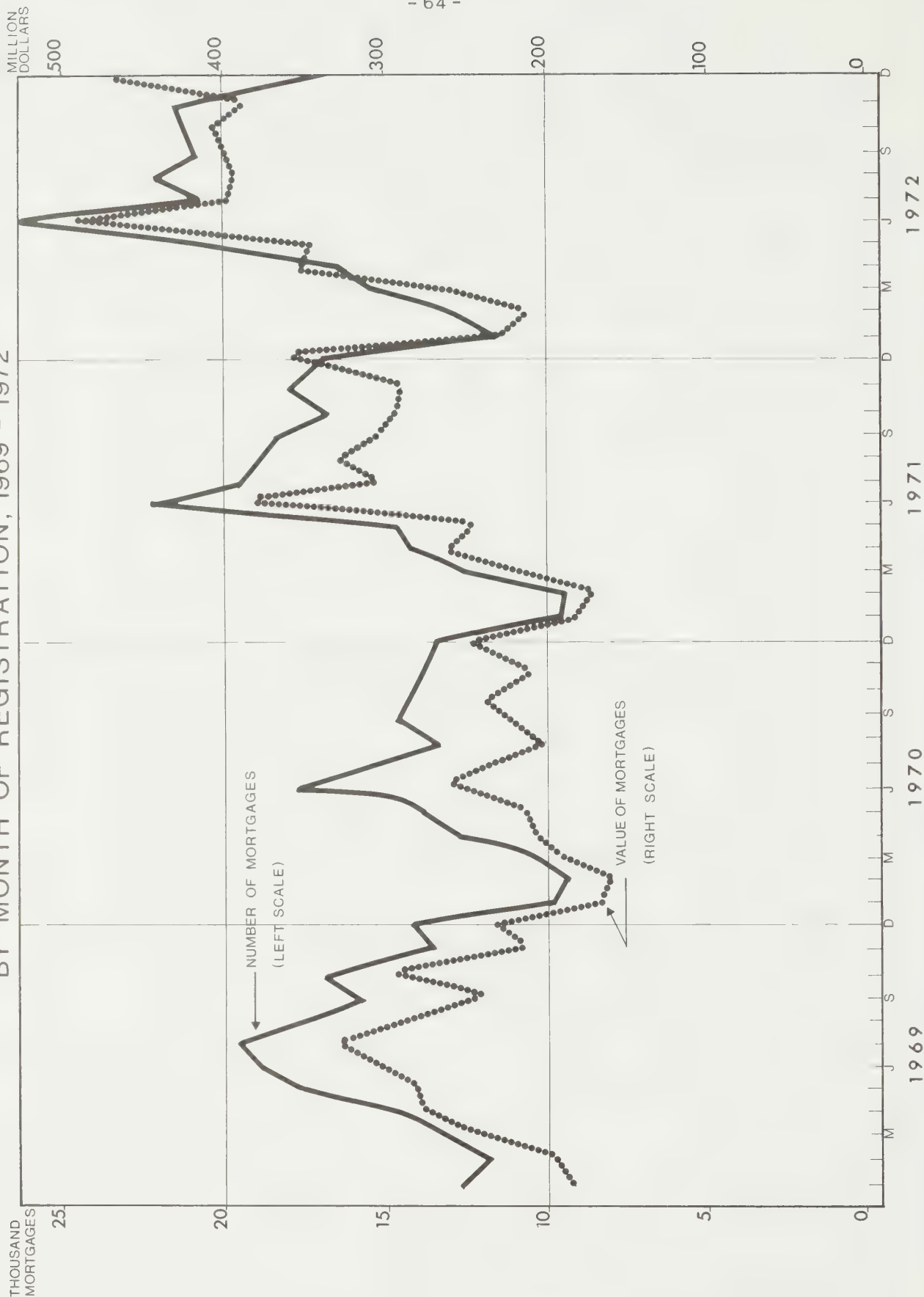
Economic Region	1966	1967	1968	1969	1970	1971	1972
R E S I D E N T I A L							
Eastern Ontario	61,918	67,717	96,211	122,307	152,821	166,325	215,652
Lake Ontario	20,761	27,428	37,719	45,413	46,294	55,874	69,660
Central Ontario	365,198	444,958	588,628	484,902	495,513	671,784	783,041
Niagara	97,002	117,365	116,427	126,858	100,738	147,883	199,755
Lake Erie	29,979	48,706	52,954	62,561	50,454	79,098	81,600
Lake St. Clair	46,075	47,116	59,946	66,779	57,896	78,114	79,041
Midwestern Ontario	50,853	62,767	75,752	78,131	61,538	82,097	105,537
Georgian Bay	23,975	32,938	50,496	57,387	51,212	68,398	86,088
Northeastern Ontario	22,393	30,883	35,096	52,804	49,745	87,185	69,248
Northwestern Ontario	9,883	8,834	9,962	17,436	12,826	18,754	24,458
ALL REGIONS	728,037	888,712	1,123,191	1,114,578	1,079,037	1,455,512	1,714,080
A L L S T R U C T U R A L T Y P E S							
Eastern Ontario	226,069	195,824	232,870	269,839	367,410	328,274	397,727
Lake Ontario	49,698	66,420	63,332	79,778	84,379	96,612	109,574
Central Ontario	804,352	901,408	1,077,460	1,056,378	1,064,794	1,272,720	1,392,176
Niagara	198,436	212,999	238,783	235,524	209,890	228,992	311,006
Lake Erie	95,173	92,178	102,606	141,470	108,461	120,851	150,448
Lake St. Clair	114,844	90,014	118,080	142,587	120,691	131,542	138,849
Midwestern Ontario	151,881	153,306	129,547	140,287	116,052	132,630	167,782
Georgian Bay	69,854	63,567	79,307	88,914	83,254	102,302	122,663
Northeastern Ontario	55,789	75,402	83,017	110,129	114,465	141,625	153,520
Northwestern Ontario	26,756	34,832	26,491	37,452	32,937	44,716	44,662
ALL REGIONS	1,792,852	1,885,950	2,151,493	2,302,358	2,302,333	2,600,264	2,988,407

Source: Statistics Canada, Ottawa, "Building Permits", Various Annual Reports, Catalogue No. 64-203.

C H A R T S

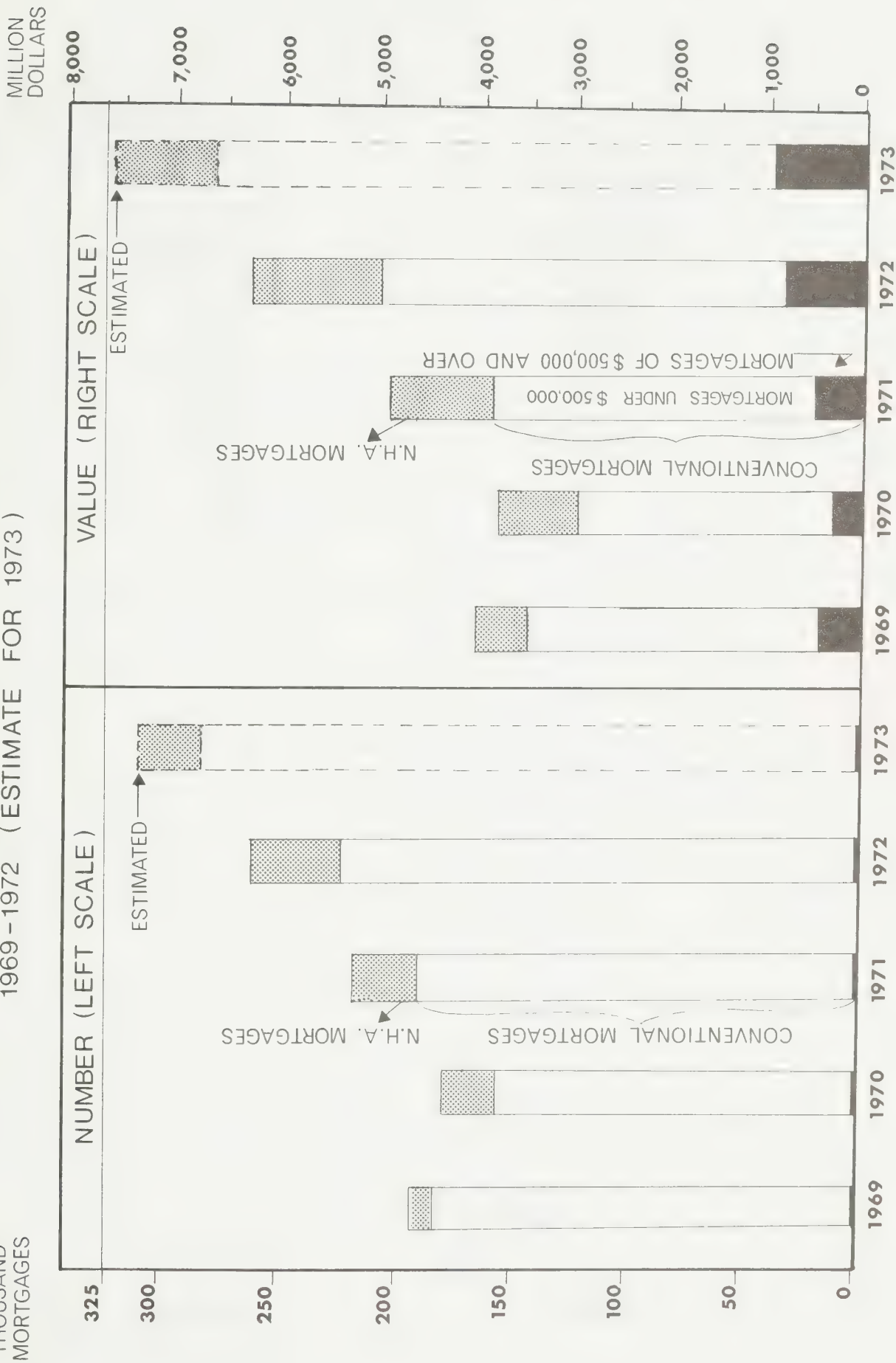
	<u>Page</u>
1. Number and value of conventional mortgages registered, by month of registration, 1969 - 1972	64
2. Number and value of all mortgages registered, 1969 - 1972 (estimated for 1973)	65
3. Percentage distribution of the number and value of conventional mortgages registered, by county, 1972	66
4. Weighted average interest rate of conventional mortgages, by type of lender, by quarter, 1972	67
5. Average value of conventional mortgages, by selected characteristics, 1969 - 1972	68
6. Value of building permits issued, by type of structure, 1965 - 1972	69

CHART 1
NUMBER AND VALUE OF MORTGAGES* REGISTERED
BY MONTH OF REGISTRATION, 1969 - 1972



*Having values under \$ 500,000

CHART 2
NUMBER AND VALUE OF NEWLY REGISTERED MORTGAGE LOANS
1969-1972 (ESTIMATE FOR 1973)



Source: Table A (page 7)

CHART 3
PERCENTAGE DISTRIBUTION OF THE NUMBER AND VALUE OF MORTGAGES *
REGISTERED, BY COUNTY, 1972

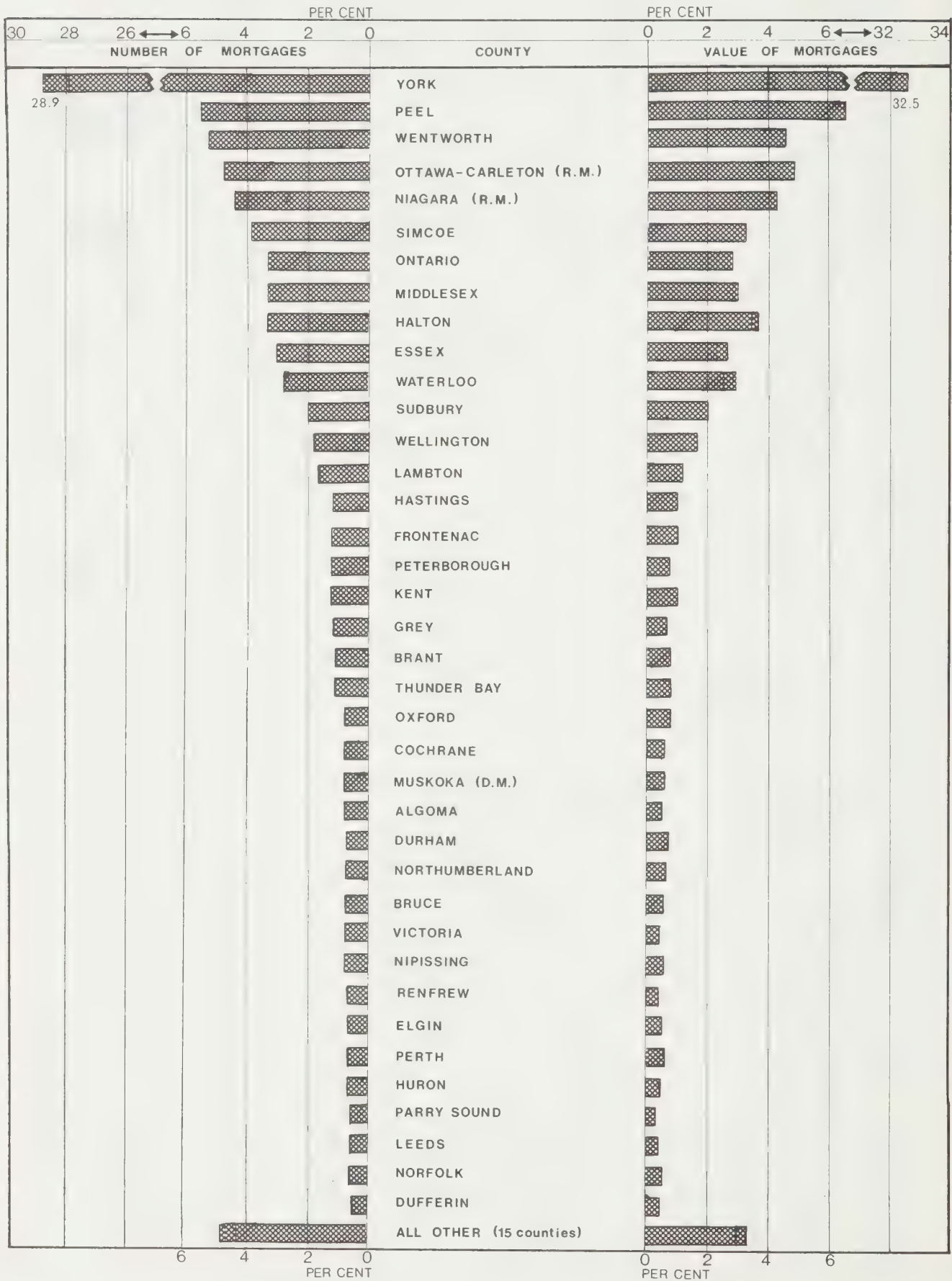
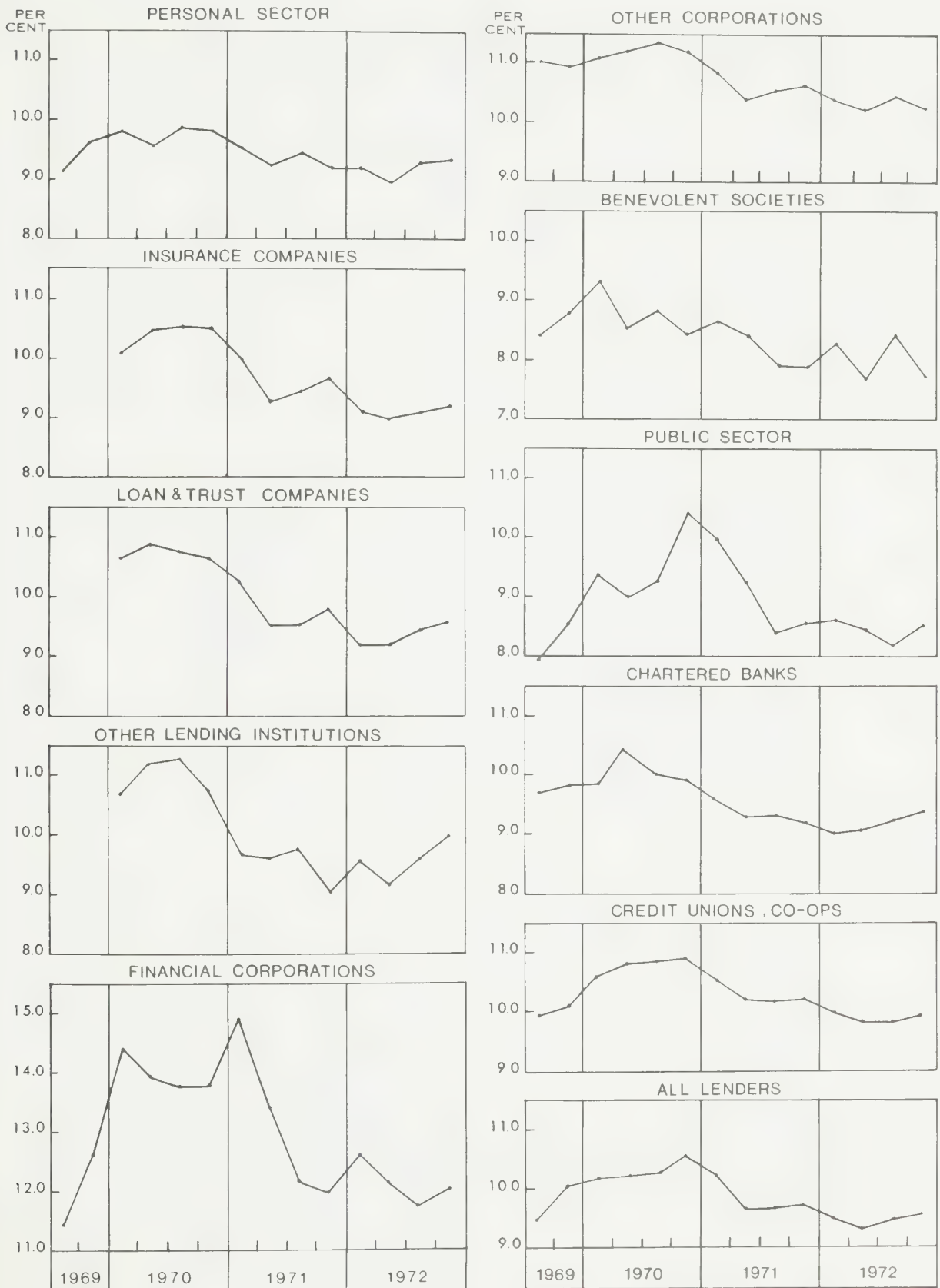


CHART 4
WEIGHTED AVERAGE INTEREST RATE OF MORTGAGES,*
BY TYPE OF LENDER, BY QUARTER, 1969-1972

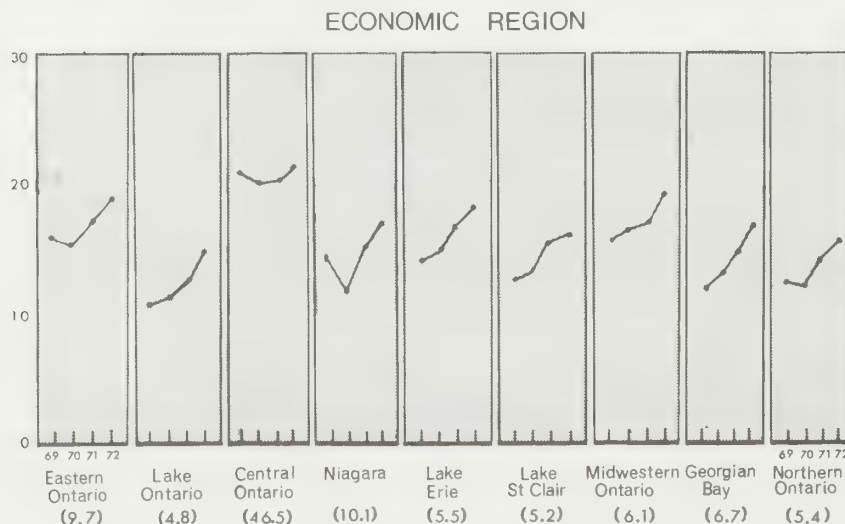
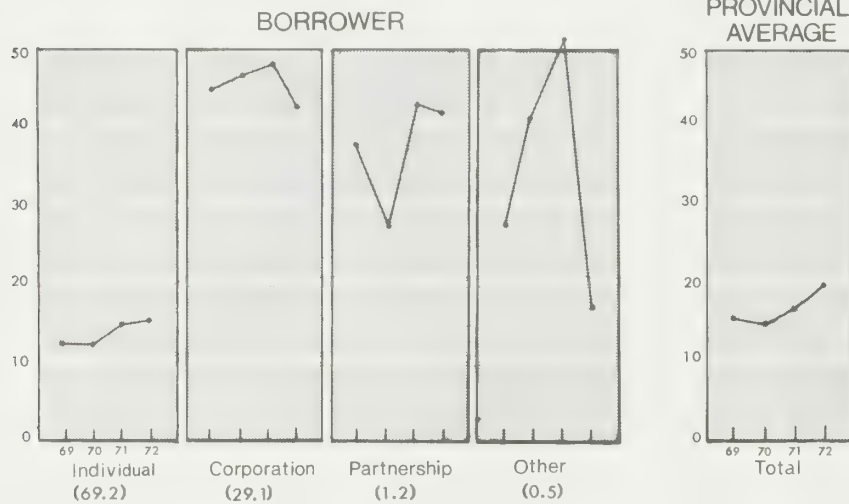
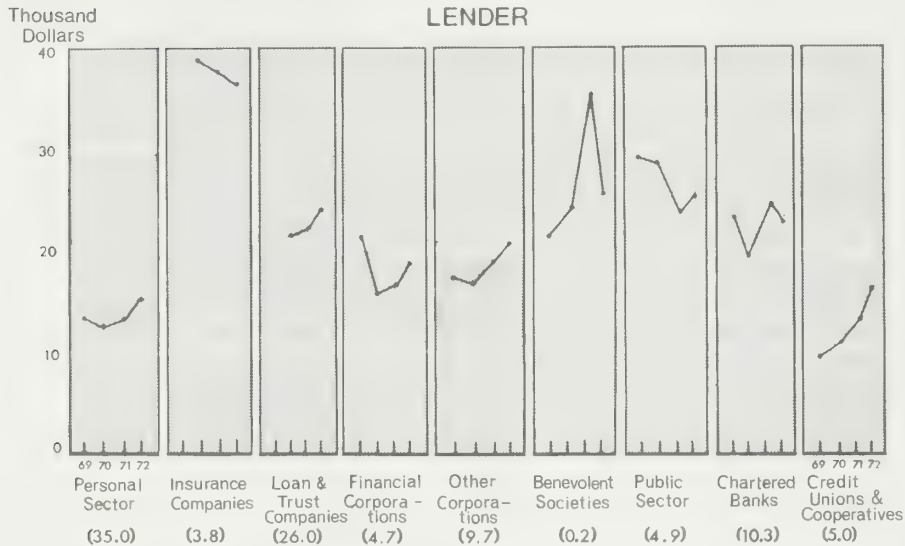


*Having values under \$ 500,000

CHART 5

AVERAGE VALUE OF CONVENTIONAL MORTGAGES,* BY SELECTED CHARACTERISTICS, 1969-1972

(Per cent of provincial total value of mortgages for 1972 shown in brackets)

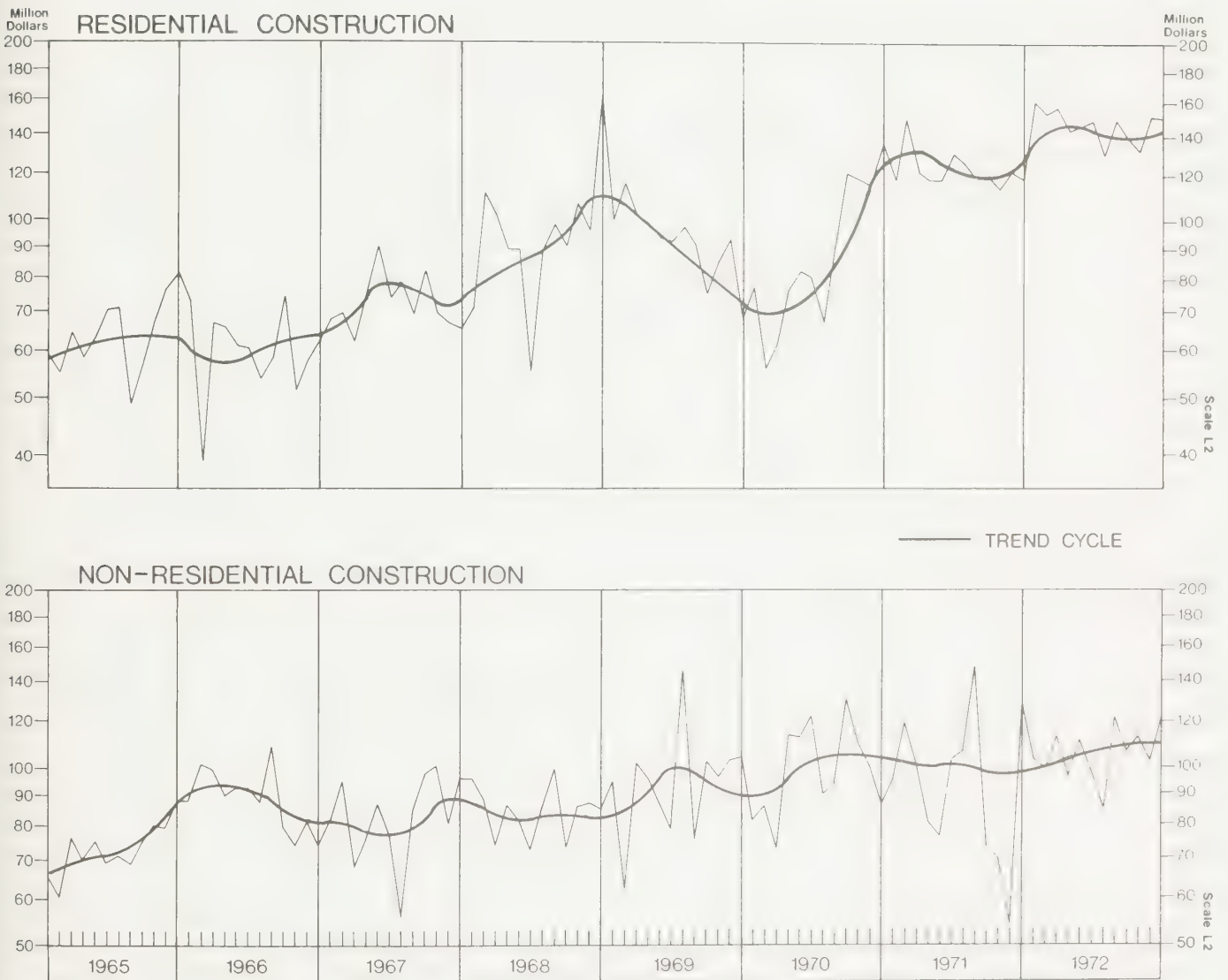


* Having values under \$500,000

CHART 6

VALUE OF BUILDING PERMITS ISSUED IN ONTARIO, 1965-1972

(Seasonally Adjusted)



SOURCE:
STATISTICS CANADA, OTTAWA. SURVEY DATA SEASONALLY ADJUSTED BY ECONOMIC ANALYSIS BRANCH,
MINISTRY OF TREASURY, ECONOMICS AND INTERGOVERNMENTAL AFFAIRS, TORONTO.

APPENDICES

	<u>Page</u>
1. Definition of Terms	72
2. Tabular Listing of Registry and Land Titles Office, by Registry Division, as of January 1, 1972	75
3. Statutory Boundaries of Land Registry Divisions, as of January 1, 1972	
Southern Ontario	76
Northern Ontario	77

APPENDIX I

Definition of Terms

A mortgage is defined as a transaction by which conditional conveyance of property is provided as security for the payment of a debt or the performance of some other obligation. A conventional mortgage is one which is financed through conventional sources, i.e., other than by government funds.

For purposes of this survey a "charge" under The Land Titles Act is treated here as a mortgage. Each of the following legal instruments is excluded in this definition of a mortgage.

- Bond mortgages (deeds of trust and mortgages)
- Debentures
- Instruments registered under Section 88 of the Bank Act (Canada)
- Claims for mechanics' liens with extended period of credit
- Mortgages of mortgages
- Transfers of charges containing provisions for retransferance
- Charges for installation of sanitary conveniences under The Public Health Act
- Agreements altering the terms of mortgages or charges
- Mortgages of leases
- Mortgage assignments
- Mortgages or liens on chattels and crops, caveats or lis pendens

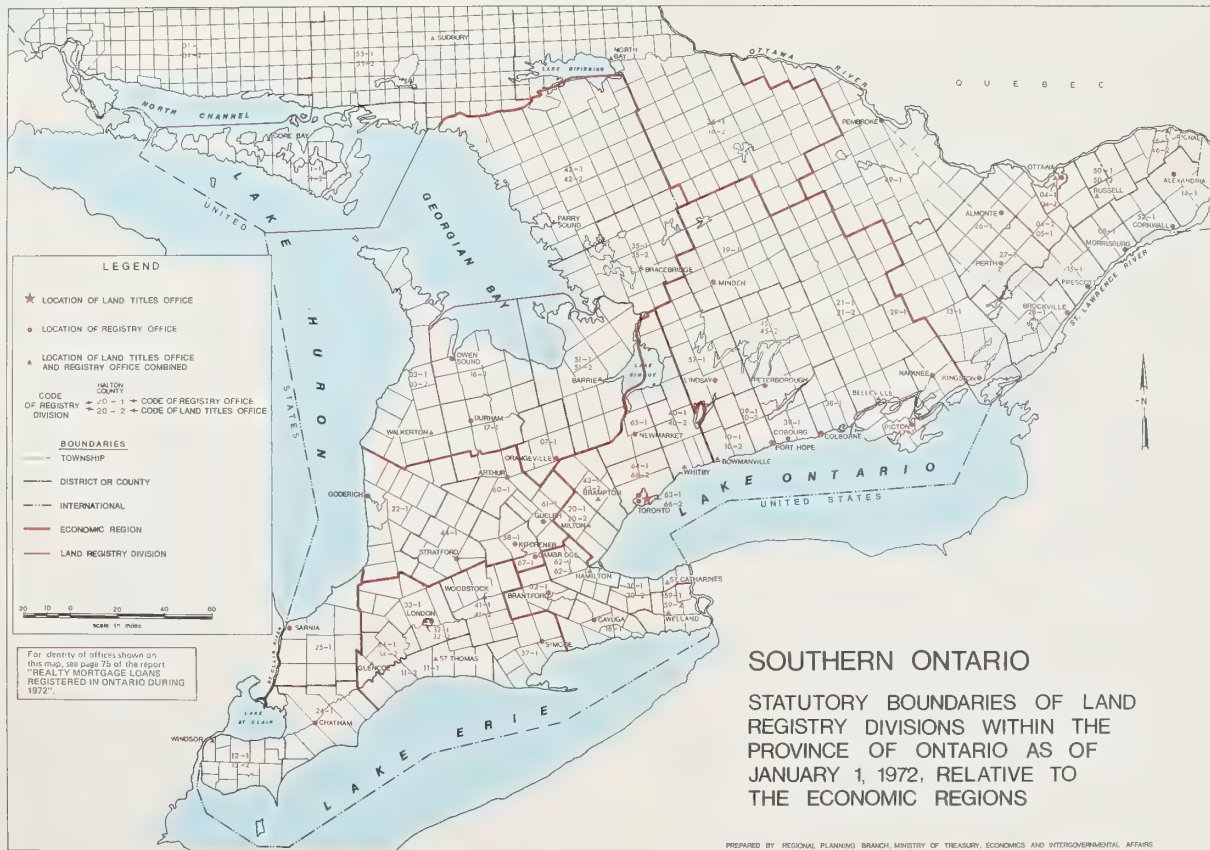
Explanatory notes concerning some of the terms occurring in Tables 14(a) to 14(c) and 15, relating to statistical data on NHA-approved mortgages, are presented as follows. The bracketed references included are the appropriate sections of the National Housing Act, 1953 - 54, as amended.

1. New Housing Loans - are loans made on original new construction to create a dwelling unit or units.
2. Existing Housing Loans - are loans on dwelling units already constructed for residential purposes.

3. Approved Lender Loans - are loans made by lenders approved by the Governor-in-council on an individual company basis for the purpose of making loans under the National Housing Act. The majority of these lenders are chartered banks, and life insurance, trust and mortgage loan companies. A small number of pension funds, is also included, but their NHA activity forms only a small proportion of the total. Thus, for many purposes, the activity of the approved lenders under the National Housing Act may be taken as equivalent to the NHA activity of the group companies sometimes referred to as "lending institutions".
4. Low Income Housing Loans - are loans on dwellings financed by CMHC under the National Housing Act through aid to low income groups, and include loans to entrepreneurs and non-profit corporations (Section 15), public housing (Section 43), student housing (Section 47), Federal-Provincial rental and sales housing (Section 40), and low income housing financed under Sections 58 and 59.
5. Public Housing Loans - are loans granted by CMHC to a province, municipality or public housing agency for the construction or acquisition of a public housing project including the land upon which it is situated.
6. Other Housing Loans - includes housing loans granted by CMHC under Section 58 of the National Housing Act other than income housing, including loans under the Veterans' Land Act, the Farm Credit Act, loans for Urban Military Housing, and "Direct Government House-Building", i.e., living quarters for Department of National Defence and employees of other Federal Government departments.
7. Home-Ownership Loans - are loans granted for NHA-approved housing projects built for purposes of resale of the individual units to qualifying families.
8. Rental Loans - are loans granted for NHA-approved housing projects built for purposes of being rented to individuals or families with low incomes.

The classification of structures into groups for Tables 18(a) and 18(b) is dependent upon the intended use of the structure in case of new buildings; the present or intended use of the building to which repairs and improvements are being made; the principal use of the building where the intended use of the building is for more than one purpose.

1. Residential - includes the value of building permits for self-contained housing units only and, therefore, excludes such structures as barracks and dormitories.
2. Non-Residential - includes the value of building permits for structures classified into three major groups pertaining to the use of such structures, as follows:
 - a) Industrial - includes buildings used for: manufacturing and processing; transportation, communication and other utilities and agriculture, forestry, mine and mine mill buildings.
 - b) Commercial - includes stores, warehouses, garages, office buildings, theatres, hotels, funeral parlours, beauty salons and miscellaneous commercial buildings.
 - c) Institutional and Government - includes buildings and structures made by the community, public and government, such as: schools, universities, hospitals, clinics, churches, homes for the aged, blind, deaf and dumb, government office and administration buildings, law enforcement, public protection, national defence, and ancillary buildings such as dormitories, residences, heating plants, laundries, cafeterias, etc.

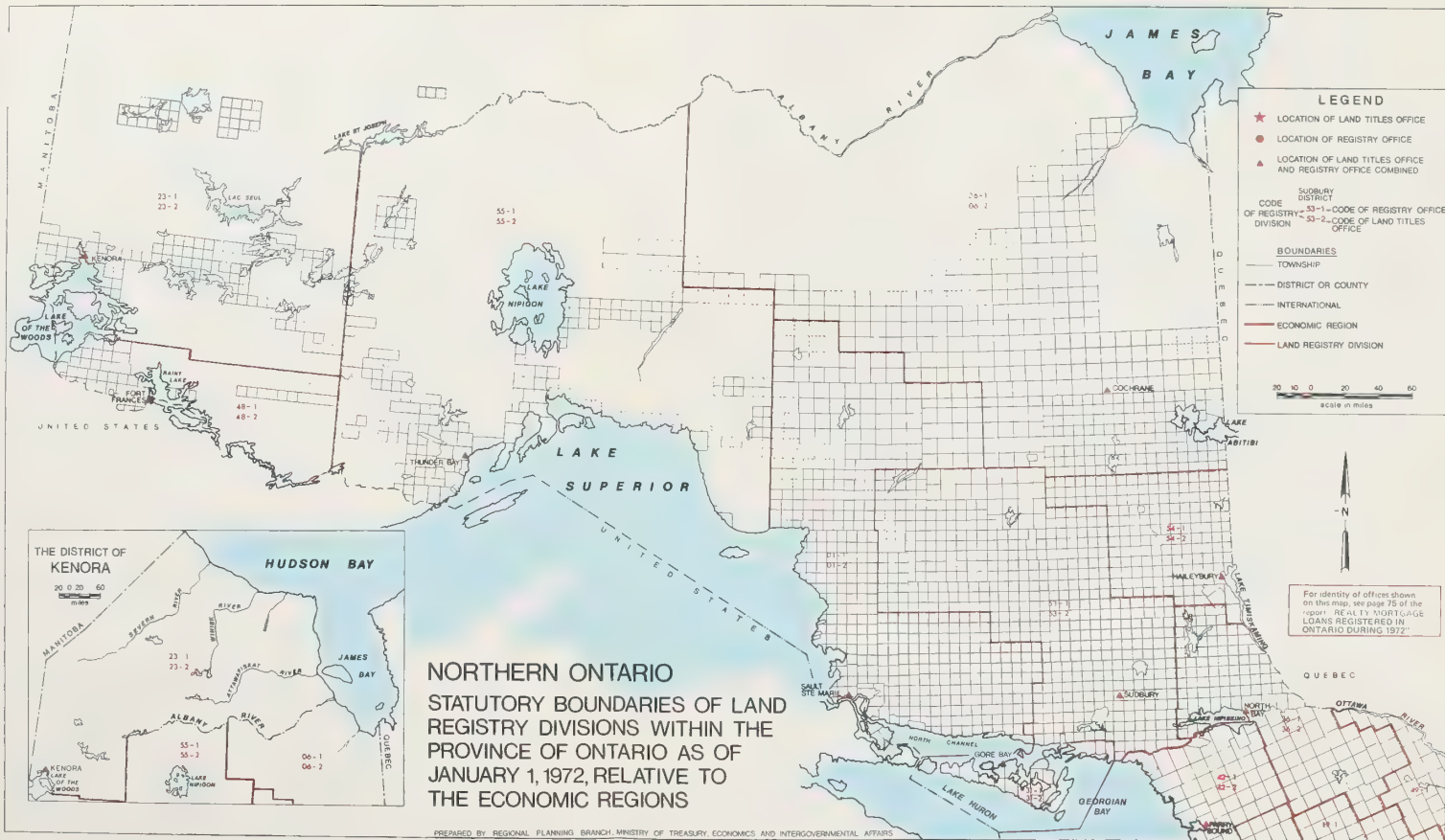


APPENDIX 2

Tabular Listing of Registry and Land Titles Offices, by Registry Division, as of January 1, 1972

Office Code	Registry Division	Location of Office	Registry Office			Land Titles Office		
			Conventional Mortgages (Under \$500,000)		Blow-up Ratio as at Jan. 1, 1972	Conventional Mortgages (Under \$500,000)		Blow-up Ratio as at Jan. 1, 1972
			Total Registered in 1972	Included in Sample		Total Registered in 1972	Included in Sample	
01	Algonquin	Sault Ste. Marie	1,776	392	5	306	306	1
02	Brant	Bramford	2,596	552	5			
03	Bruce	Nalderon	1,791	891	2	1	1	1
04	Chesapeake	Octava	1,232	1,033	3	1,156	367	2
05	Carleton	Carleton	4,835	936	5			
06	Chatham	Chatham	n11	n11	1	2,064	1,060	2
07	Chatham	Chatham	1,137	372	3			
08	Chatham	Chatham	202	202	1			
09	Chatham East	Chatham East	436	355	2			
10	Chatham West	Chatham West	1,212	609	2	n11	n11	1
11	Elgin	St. Thomas	1,582	894	2	23	23	1
12	Essex	Windsor	6,792	720	10	551	551	1
13	Frontenac	Kingston	2,975	608	5			
14	Glengarry	Alexandria	381	381	1			
15	Grey	Grey	566	566	1			
16	Grey North	Quebec	1,761	351	5			
17	Grey South	Durham	886	622	2			
18	Haldimand	Guyana	1,135	267	2			
19	Haldimand	Windsor	905	692	2			
20	Haldimand	Windsor	5,876	606	10	1,569	1,569	1
21	Hastings	Belleville	2,038	601	5	9	9	1
22	Huron	Georgetown	1,328	767	2			
23	Huron	Kearney	77	77	1	610	610	1
24	Huron	Chatham	2,858	881	3			
25	Lebanon	Garnet	2,419	723	3			
26	Lebanon North	Alameda	294	294	1			
27	Lebanon South	Ferth	365	365	1			
28	Leeds	Braceville	1,470	676	2			
29	Lennox	Hudson	1,055	126	2			
30	Windsor North	St. Catharines	4,932	1,180	5	132	132	1
31	Manitowish	Geary Bay	183	183	1	15	15	1
32	London	London	1,899	376	5	3	3	1
33	Middlesex East	London	5,065	1,224	5			
34	Middlesex West	Chatham	625	316	2	19	19	1
35	Muskoka	Braceville	1,366	671	2	670	331	2
36	Nipissing	North Bay	348	348	1	1,197	763	2
37	Norfolk	Simcoe	1,272	631	2			
38	Norfolk	Simcoe	1,061	462	2			
39	Norfolk	Simcoe	801	429	2			
40	Norfolk	Simcoe	5,852	985	10	1,792	902	2
41	Oxford	Woodstock	1,980	1,035	2	266	166	1
42	Parry Sound	Parry Sound	620	620	1	770	286	2
43	Perth	Perth	11,146	1,210	10	1,156	251	5
44	Perth	Perth	1,551	861	2			
45	Peterborough	Peterborough	2,896	626	5	n11	n11	1
46	Prentiss	Original	458	458	1	212	212	1
47	Prince Edward	Pictou	659	659	1			
48	Halifax	Fort-Prince	n11	n11	1	270	270	1
49	Renfrew	Renfrew	1,618	887	2			
50	Russell	Russell	1,102	627	2	n11	n11	1
51	Stace	Barrie	8,919	962	10	n11	n11	1
52	Stace	Barrie	1,056	457	2			
53	Stace	Barrie	1,559	319	5	4,276	1,003	5
54	Timiskaming	Timiskaming	n11	n11	1	556	316	2
55	Thunder Bay	Thunder Bay	1,621	805	2	834	834	1
56	Victoria	London	1,776	360	5			
57	Waterloo North	Waterloo	4,850	1,168	5			
58	Waterloo South	Waterloo	4,762	1,095	5	26	26	1
59	Wellington North	Wellington	739	367	2			
60	Wellington South	Wellington	2,611	599	5			
61	Wentworth	Wentworth	10,762	1,091	10	716	716	1
62	Yamouqui	Yamouqui	16,405	1,718	10			
63	Yamouqui	Yamouqui	23,361	2,399	10			
64	York North	York North	4,001	856	5	23,317	1,196	20
65	York South	York South						
66	York West	York West						
67	Waterloo South	Waterloo	1,876	906	2			
All Registry Divisions			183,866	42,815	4.3	42,356	12,283	3.5

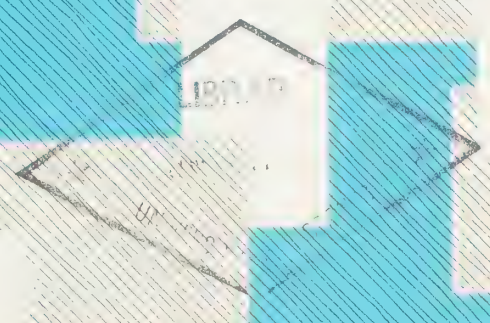
1. The Land Titles Division of Peterborough was established effective October 1, 1972.



2 φNTR
R25

Government
Publications

REALTY MORTGAGE LOANS REGISTERED IN ONTARIO DURING 1973



CENTRAL STATISTICAL SERVICES
MINISTRY OF TREASURY, ECONOMICS AND
INTERGOVERNMENTAL AFFAIRS

For copies of this Report, or related statistical
information, enquiries should be directed to:

A.W. MacKINNON, STATISTICIAN

MINISTRY OF TREASURY, ECONOMICS &

INTERGOVERNMENTAL AFFAIRS

56 WELLESLEY ST. WEST, 9th FLOOR

TORONTO, ONTARIO M7A 1Y9

REALTY MORTGAGE LOANS REGISTERED IN ONTARIO DURING 1973

MINISTRY OF TREASURY, ECONOMICS AND
INTERGOVERNMENTAL AFFAIRS

HON. W. DARCY MCKEOUGH
TREASURER OF ONTARIO AND
MINISTER OF ECONOMICS AND INTERGOVERNMENTAL AFFAIRS

A. RENDALL DICK
DEPUTY MINISTER

PREFACE

This statistical report is the fourth of an annual publication series presenting estimates of quarterly data on mortgages registered during 1973 within the Province of Ontario. It represents one of the few sources of financial statistics available for Ontario which provides reliable data on planning regions, counties, and municipalities.

The tabular data presented in this report are categorized in three parts. Part I includes estimates of the number, value and average value of newly registered conventional mortgages, distributed by county, lender type and borrower type. Part II presents county distributions of the number and value of NHA-approved lender loans (separately for new and existing housing) granted within Ontario during 1973 by type of lender. Other related data are shown in Part III, which includes the number of housing starts for selected municipalities and the value of building permits issued by municipalities, classified by type of structure.

Similar statistical data on conventional mortgages for 1973 and earlier years, which are considered too numerous for publication, are available upon written enquiry to the Ontario Statistical Centre.

We acknowledge gratefully the co-operation of the Director of Land Registration and particularly his field operations staff, who have faithfully recorded and submitted the sample mortgage data to this Centre.

This report was prepared by the Surveys and Statistical Standards Section of the Ontario Statistical Centre, Ministry of Treasury, Economics and Intergovernmental Affairs.

K. Cheng,
Director,
Ontario Statistical Centre.

February 21, 1975

SYMBOLS USED IN REPORT

- Nil or zero
- Amount too small to be expressed
- .. Figures not available
- ... Figures not appropriate or not applicable

C O N T E N T S

	<u>Page</u>
INTRODUCTION AND DESCRIPTION	
I The Survey	1
a) Background	
b) Data Source	
c) Sampling Method	
d) Estimating Procedures	
II Land Registration Systems in Ontario	3
a) The Registry System	
b) The Land Titles System	
III NHA and Other Related Data Series	4
a) NHA Sponsored Mortgage Activity	
b) Building Permit Data Series	
c) Housing Starts	
ANALYSIS	
I Statistical Highlights, 1969-1973	5
II Characteristics of Conventional Mortgages	8
a) Lender and Borrower Types	
b) Mortgage Interest Rates	
c) Other Characteristics	
TABLES	11
CHARTS	63
APPENDICES	73

INTRODUCTION AND DESCRIPTION

I The Survey

a) Background

For more than a decade prior to 1968 the Central Mortgage and Housing Corporation (CMHC) conducted an annual sample survey¹ in each province to produce national totals of mortgage activity. Early in 1969 the Ontario Statistical Centre, in co-operation with CMHC and Statistics Canada, agreed to compile statistical data on new conventional mortgages for Ontario comparable to that previously prepared by CMHC. Statistics Canada has undertaken to consult with each of the other provinces whereby the majority now have plans well advanced for the conduct of similar surveys at the provincial level.

The Ontario monthly survey encompasses conventional mortgages only. These mortgages differ from those approved under the National Housing Act only in their sponsorship, the latter being federally financed. The data on NHA mortgage activity in Ontario represent actual totals (residential only), not estimated totals from a sampling survey. Tables A, B, and C yield NHA-approved loans, compiled by CMHC, consolidated with conventional mortgage survey data, to present a comprehensive coverage of all new mortgage loan activities in the Province. Otherwise, other tables in this report concern either conventional mortgages (Tables 1 to 14) or NHA mortgages (Tables 15 and 16).

b) Data Source

The source of data supporting this report is the mortgage deed. These deeds are registered and filed in the various registry and land titles offices which are administered under the scope of the Property Rights Program of the Ministry of Consumer and Commercial Relations. The mortgage document details the transaction and expresses the obligations undertaken by the contracting parties.

Considerable interest has been expressed in obtaining data on the nature of the economic activity to which the property is put (i.e., residential, farm, commercial, industrial, institutional, etc.), and the security ranking of the mortgage (i.e., 1st, 2nd, etc.). Such information, however, is not available from the source document. The lack of this type of content introduces limitations on the usefulness of the reported interest rates. Likewise, no provision is made in the source document to show whether loans covered real property only, buildings only, or property and buildings combined, or whether the structures, as mortgaged, were new or existed previously.

1. See published annual reports entitled "Canadian Housing Statistics", Economic and Statistical Services Division, Central Mortgage and Housing Corporation, Ottawa.

c) Sampling Method

The sampling procedure applied to select the monthly data in this survey is known as stratified systematic sampling. The total population of conventional mortgages newly registered in the Province is divided into sub-populations or strata. The individual registry or land titles offices are sub-populations, each of which is sampled independently. Of these 96 potential samples from sub-populations in 1973, five offices did not register any conventional mortgages and were excluded.

Each office is allocated a sampling ratio, designed to ensure an adequate number of statistical observations in order to achieve a predetermined minimum degree of error, not to exceed 5 per cent. These ratios (shown on page 77) range in size by office from 1 (all mortgages) to 1/20 (every twentieth mortgage). The total sample of newly registered conventional mortgages from all sub-populations aggregates to approximately one-quarter of all those registered in the Province.

d) Estimating Procedures

From the sampled values, estimates for each population value are obtained by multiplying the sample value for each characteristic with the inverse of the sampling ratio for each office (i.e., blow-up factor).

For mortgages having a value of \$500,000 and over, quarterly estimates only are calculated, and only at the provincial level. The blow-up factor used in estimates of these large mortgages is the inverse of the sampling ratio for the Province as a whole. Due to the relatively small frequency of such mortgages (with 0.4 per cent of the total number and 15.5 per cent of the total value during 1973), it is not possible to provide reliable estimates on the nature of the usual loan characteristics, other than by lender and borrower types [see Tables 1(a) and 1(b)].

Although all data estimates are subject to the usual sampling errors, the data obtained from a sample as presented in this report are sufficiently accurate for reflecting total group performance and in identifying trends for analytical purposes.

The registry and land titles records for the Township of Cumberland in the Regional Municipality of Ottawa-Carleton remain in the registry office for the County of Russell. Thus, all statistical tables within this report showing county and related geographic distributions of conventional mortgages are affected by this administrative arrangement.

II Land Registration Systems in Ontario

Under the British North America Act (1867), the authority for property and civil rights are vested in the provincial governments. In Ontario all patented land is administered either under the registry system or the land titles system. The total number of land parcels in the Province, as well as the area or number of parcels covered by each system cannot be determined precisely. A reasonable estimate made in 1969 indicated that there were about 2,200,000 parcels of which 85 per cent were governed by the registry system, and 15 per cent by the land titles system.¹ The proportion of the latter system has been increasing during the last few years, a trend which is expected to continue.

a) The Registry System

The registry system was established in Ontario in 1795. It is essentially a means of storing documents relating to interests in land. The Province generally makes no affirmation of effectiveness of such documents; they are simply made available to the public for examination. At present there are 65 local registry offices established throughout the Province (refer to listing on page 77). The registry system encompasses most of southern Ontario and small parts of northern Ontario.

b) The Land Titles System

The land titles system was established in Ontario in 1885. It is essentially an affirmation of the ownership of interests in land. There are currently 31 local offices operating under the land titles system. This system governs most of the patented land in northern Ontario and parts of southern Ontario. In most instances local offices for the registry and land titles systems in a municipality share the same office facilities and much of the same staff and equipment.

1. Report on Land Registration, Ontario Law Reform Commission, Department of Justice, 1971.

III NHA and Other Related Data Series

a) NHA Sponsored Mortgage Activity

By special arrangement with CMHC, this publication includes statistics on the number, value, and average value of NHA-approved lender loans for new and existing housing and the economic and planning regions of Ontario. The NHA loan data are shown as netted totals. That is, when the amount of a loan in the year of initial approval is reduced for any reason during a subsequent year, or the loan is completely cancelled after its initial approval, the corresponding totals for the affected geographic area in the later year(s) are reduced to reflect these changes. Net data take such changes into account at the time they occur. Definition of selected terms used in this data series are presented in Appendix 1.

NHA mortgage data by county were compiled from accumulations for Metropolitan Areas, Large Urban Centres and Urban Agglomerations. The latter group consists of Urban centres and Census Agglomerations, each with a total population of 40,000 and over, based on 1971 Census population.

Changes in area definitions and in population size groupings, resulting from the quinquennial Censuses, are incorporated in the 1973 survey data. This necessitates greater caution being exercised when attempting year-to-year comparisons before 1972. For example, the former Brampton Major Urban area has been combined with Toronto and the former Major Urban Areas of Niagara, St. Catharines, and Welland have been combined into St. Catharines - Niagara Metropolitan Area.

b) Building Permit Data Series

Tables 19(a), 19(b), and Chart 7 show distributions of the value of building permits issued by municipalities in Ontario for each of the past seven years. Statistical coverage in this data series is approximately 91 per cent. Since the mortgage document filed for registration at the various registry offices does not designate property use, the building permit series is included here as supplemental data. Although not providing any direct comparisons, it can indicate directions of activity concerning property use. A much more complete data series on information from this source document is published monthly by Statistics Canada.

c) Housing Starts

This year, statistics on housing starts, obtained from the Ontario Regional Office of CMHC, have been reproduced for the years 1972 and 1973, by type of structure. These statistics are presented for municipalities (proper) having populations in excess of 50,000.

ANALYSIS

I Statistical Highlights, 1969 - 1973

After more than a year of relatively slow growth, the Ontario economy began late in 1970 to expand at a vigorous pace. This expansion has continued strongly through 1973, carrying high inflationary pressures in its wake. Mortgage activity in Ontario appears to parallel direct movements in the overall economy. This is reflected in summary statistics on the number, value, and average values of all mortgages, including NHA (Table A). In 1973, the number of NHA mortgage approvals dropped 16.6 per cent over 1972, whereas conventionally financed mortgage loans increased by 20.4 per cent. This is a direct result of high inflation in land values in and around the metropolitan areas which have rendered inadequate the \$30,000 maximum limit for NHA financing of single-detached units.

The total estimated value of all mortgages during 1973 (both NHA and conventional) reached a peak of \$8.6 billion, representing an increase of 38.1 per cent over 1972 and 75.1 per cent over 1971. The change in the average value of all mortgages registered was more modest, showing an increase of 18.6 per cent in 1973 over 1972, and 28.4 per cent for 1973 over 1971. The comparative figures for the Gross Provincial Product (GPP) yield growth rates of 14.8 and 26.2 per cent, not adjusted for inflation. Preliminary estimates for 1974 indicate the number and value of mortgages will not exceed that of 1973, whereas the GPP may increase by as much as 13 per cent. This might indicate an actual lessening or slowing demand for property development during 1974.

Table A - Summary of All Mortgages Registered in Ontario During 1969 - 1973
(includes estimate for 1974)

Type of Mortgage Loan	1969	1970	1971	1972	1973	1974*
<u>Number of Loans</u>						
National Housing Act	11,041	22,733	28,630	27,340	22,803	21,195
Conventional	183,997	158,205	188,495	226,945	273,241	258,805
Total	195,038	180,938	217,125	254,285	296,044	280,000
<u>Value of Loans (\$000)</u>						
National Housing Act	573,123	820,451	1,065,783	1,090,688	1,020,366	946,131
Conventional	3,516,195	2,958,697	3,860,086	5,154,736	7,603,072	7,287,367
Total	4,089,318	3,779,148	4,925,869	6,245,424	8,623,438	8,233,498
<u>Average Value of Loans</u>						
			\$			
National Housing Act	51,909	36,091	37,226	39,893	44,747	44,639
Conventional	19,110	18,702	20,479	22,714	27,826	28,158
Total	20,967	20,886	22,687	24,561	29,129	29,405

* Annual data estimated, based on first six months of 1974.

TABLE B - Summary of All Mortgage Loans, by Economic Region, 1973

Economic Region	NHA-Approved Mortgages			Conventional Mortgages			All Mortgages
	Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$	
Eastern Ontario	4,112	187,794	45,670	26,454	818,686	30,948	32,928
Lake Ontario	817	30,738	37,623	17,212	358,966	20,856	21,615
Central Ontario	8,338	443,096	53,142	112,946	3,442,317	30,478	32,036
Niagara	2,545	111,551	43,831	28,652	785,169	27,404	28,744
Lake Erie	659	24,878	37,751	15,715	472,257	30,051	30,361
Lake St. Clair	928	32,865	35,415	15,077	353,204	23,427	24,122
Midwestern Ontario	1,779	58,418	32,838	16,574	517,281	31,210	31,368
Georgian Bay	595	30,058	50,518	23,778	500,263	21,039	21,759
Northeastern Ontario	1,780	61,778	34,707	12,457	257,408	20,664	22,419
Northwestern Ontario	1,250	39,190	31,352	4,376	97,521	22,285	24,300
PROVINCIAL TOTAL	22,803	1,020,366	44,747	273,241	7,603,072	27,826	29,129

Table C - Summary of All Mortgage Loans, by Planning Region, 1973

Planning Region	NHA-Approved Mortgages			Conventional Mortgages			All Mortgages
	Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$	
Eastern Ontario	4,299	194,476	45,237	32,086	923,454	28,781	30,725
Central Ontario	13,586	657,593	48,402	184,023	5,305,288	28,829	30,175
Southern and Western Ontario	1,853	66,421	35,845	38,588	995,045	25,786	26,247
Northeastern Ontario	1,815	62,686	34,538	14,168	281,764	19,887	21,551
Northwestern Ontario	1,250	39,190	31,352	4,376	97,521	22,285	24,300
PROVINCIAL TOTAL	22,803	1,020,366	44,747	273,241	7,603,072	27,826	29,129

CONVENTIONAL MORTGAGES

Table D - Summary of Selected Mortgage Characteristics (Under \$500,000), by Type of Lender, 1970 - 1973

Type of Lender	Average Interest Rate (Per Cent)				Average Term (Years)				Per Cent of Total Number of Mortgages				Per Cent of Total Value of Mortgages				Average Value of Mortgages \$			
	1970	1971	1972	1973	1970	1971	1972	1973	1970	1971	1972	1973	1970	1971	1972	1973	1970	1971	1972	1973
Personal Sector	9.66	9.29	9.14	9.43	6.79	6.81	6.46	6.22	56.8	49.1	43.9	40.8	46.9	38.6	35.0	32.0	13,238	13,578	15,135	18,373
Lending Institutions:																				
(a) Insurance Companies	10.36	9.53	9.10	9.29	18.64	17.49	17.40	18.12	1.6	1.9	1.9	2.8	3.9	4.2	3.8	5.3	39,610	38,297	37,275	44,415
(b) Loan and Trust Companies	10.70	9.73	9.34	9.62	5.42	5.18	5.22	5.22	16.2	20.0	20.8	23.2	22.2	25.3	26.4	28.7	21,313	21,921	24,207	29,098
Financial Corporations (excluding Lending Institutions)	13.88	13.04	12.08	11.62	5.92	5.06	6.37	6.03	4.4	4.1	4.7	4.2	4.4	4.0	4.7	4.5	15,973	16,882	19,097	25,213
Other Corporations	11.25	10.61	10.30	10.40	5.59	5.72	5.66	5.62	10.6	10.5	9.3	9.9	11.0	11.6	9.7	10.4	16,593	19,047	20,104	24,963
Benevolent Societies	8.79	8.21	8.03	8.62	6.62	6.46	7.47	6.05	0.1	0.1	0.1	0.1	0.1	0.2	0.2	0.1	24,312	36,144	26,331	32,254
Public Sector	9.48	9.02	8.40	8.08	15.69	17.10	18.91	20.01	1.9	2.4	3.8	2.6	3.5	3.3	4.9	3.1	29,126	23,381	24,304	28,284
Chartered Banks	10.00	9.37	9.14	9.58	7.82	6.83	7.07	5.77	4.5	6.3	8.7	10.5	5.5	9.0	10.3	11.8	19,555	24,587	22,434	26,734
Credit Unions, Co-operatives	10.71	10.22	9.82	10.03	4.66	5.01	5.26	5.36	3.9	5.6	6.8	5.9	2.5	3.8	5.0	4.1	10,018	11,954	14,017	16,293
ALL LENDERS	10.33	9.76	9.47	9.66	7.24	7.01	7.01	6.94	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	16,018	17,291	19,009	23,590

Table E - Summary of Selected Mortgage Characteristics (Under \$500,000), by Type of Borrower, 1970 - 1973

Type of Borrower	Average Interest Rate (Per Cent)				Average Term (Years)				Per Cent of Total Number of Mortgages				Per Cent of Total Value of Mortgages				Average Value of Mortgages \$			
	1970	1971	1972	1973	1970	1971	1972	1973	1970	1971	1972	1973	1970	1971	1972	1973	1970	1971	1972	1973
Individual	10.17	9.68	9.54	9.74	7.29	6.99	6.87	6.89	88.0	89.4	85.9	83.9	65.9	70.1	69.2	66.8	12,008	13,553	15,302	18,798
Corporation	10.73	9.99	9.30	9.49	7.07	7.06	7.33	6.96	10.4	9.7	13.0	14.8	31.1	27.6	29.1	31.5	47,800	40,099	42,623	49,986
Partnership	9.96	9.51	9.21	9.28	7.89	7.72	7.21	7.91	1.3	0.7	0.5	0.7	2.2	1.7	1.2	1.2	26,256	42,915	41,853	41,019
Other	10.99	8.98	9.03	9.42	6.90	6.28	9.02	8.97	0.3	0.2	0.6	0.6	0.8	0.6	0.5	0.5	42,621	51,577	17,558	19,568
ALL BORROWERS	10.33	9.76	9.47	9.66	7.24	7.01	7.01	6.94	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	16,018	17,291	19,009	23,590

Table B provides a provincial summary of the number, value and average value of both NHA and conventional mortgages, distributed by economic region. For the first time, geographic data estimates are presented here in such a manner as to provide average values of all mortgages regardless of financial sponsorship. Table C provides a similar data grouping by planning region. As might be expected, the more populated areas show significantly higher average loan values.

II Characteristics of Conventional Mortgages

a) Lender and Borrower Types

The Personal Sector (see Table 1(a)) was again the largest single contributor of conventional mortgage funds. In 1969 personal mortgages represented about 57 per cent of the total number and 44 per cent of the value. This predominance has been diminishing steadily; in 1973 mortgage funds from the Personal Sector dropped to about 41 per cent in number and 29 per cent in value. The percentage difference is being picked up mostly by the chartered banks which, in 1969, accounted for only 3 per cent of the total number and 4.5 per cent of value. From among the four borrower types shown in Table 1(b), the Individual group predominated, accounting for 83.6 per cent of the total number of mortgages and 57.8 per cent of the value. These percentages have not varied significantly from 1969 and reflect mostly a residential interest. Loans by corporations account for a relatively large portion of value and vary from a high of 42.5 per cent in 1969 to a low of 36.3 per cent in 1971.

Tables 5(b) and 5(c) present five selected variables across the spectrum of lender and borrower types for the years 1970 to 1973. Although mortgages of value exceeding one-half million are excluded here, comparative differences among lenders and borrowers are highly visible and consistent over the four year span. Financial Corporations record the highest average interest rates while the Public Sector and Benevolent Societies record the lowest. The Public Sector and Insurance Companies offer the longest term lengths, in the 15 to 20 year range, while the other lenders fluctuate about the 5 year range. The average value of mortgages for Insurance Companies is significantly higher than for the other lender groups. Borrowers on the other hand, whether personal or business-oriented, pay similar interest rates with terms averaging about the 7 year range. Table 13(a) yields the number of mortgages each type of borrower contracts from among the lender types and separated by nine interest rate groupings. Table 13(b) and 13(c) offer similar information for value and average value respectively.

Although it is not possible to allocate the 11.8 per cent NHA component of total value of all mortgages across these lender and borrower types, it is estimated that, of the approved lenders, the Loan and Trust Companies account for the largest share, followed by Chartered Banks and Insurance Companies. Then, it is quite probable that Loan and Trust Companies in actual fact surpass the Personal Sector in terms of value of all mortgages registered in Ontario in 1973.

b) Mortgage Interest Rates

The calculation of interest rates shown in Tables 4 and 5, is based upon the simple interest rate recorded in each registered deed, weighted by the size or dollar amount of the appropriate individual loans included in the sample. In view of the lack of information on security ranking of conventional mortgages (i.e., 1st, 2nd, or 3rd mortgages), one should be aware of the potential ambiguities of the weighted average interest rates presented in this report. It is quite possible that the recording of a trend movement within the data over a period of time could be the influence of changes in the "mix" of first and second mortgages, and/or of real changes in the market interest rate.

Nevertheless, the overall trend of interest rate changes on mortgage loan activity (and indirectly all loans) is visible. In the last quarter of 1969, those rates rose to over 10 per cent on the average and remained above this level until the second quarter of 1971. In the fourth quarter of 1973, they rose again above the 10 per cent level with an apparent strong tendency towards tightening of the money supply. Indications are that this upward shift will accelerate in 1974 and surpass the peak of 10.54 per cent recorded in the fourth quarter of 1970.

c) Other Characteristics

Included is information on size of loan (Table 12), length of contract or term of mortgage (Table 7), and various cross-classifications with interest rate groupings (Table 7, 8, 11, 12, and 13), and with municipalities (Tables 8, 9, 10, and 11).

Loans having a mortgage value under \$75,000 might serve as a rough approximation of residential content. Although almost all residential mortgages are below the \$75,000 level, so too are many small commercial loans; hence the approximation will be high, although perhaps not significantly. The number of conventional mortgages not exceeding this arbitrary cut-off point is 96.5% representing 65% of total value. Added to this estimated residential content will be the NHA component comprising 7.7% of all Ontario mortgage loan activity in number and 11.8% in value. Combining, we can estimate about 286,000 mortgages in Ontario related to housing, with a total value just under \$6 billion.

T A B L E S

Page

I - CONVENTIONAL MORTGAGES

All Values

- | | |
|--|----|
| 1. Provincial summary of all mortgages by: | |
| (a) type of lender, 1973 | 13 |
| (b) type of borrower, 1973 | 14 |

Values of Under \$500,000

- | | |
|--|----|
| 2. Number and value of mortgages, by quarter, by: | |
| (a) county and economic region, 1973 | 15 |
| (b) county and planning region, 1973 | 17 |
| (c) type of lender, 1973 | 19 |
| (d) type of borrower, 1973 | 20 |
| 3. Average value of mortgages, by quarter, by: | |
| (a) county and economic region, 1973 | 21 |
| (b) planning region, 1973 | 23 |
| (c) type of lender, 1973 | 23 |
| (d) type of borrower, 1973 | 23 |
| 4. Weighted average interest rate of mortgages, by county and economic region, by quarter, 1973 | 24 |
| 5. Weighted average interest rate and weighted average term of mortgages, by quarter, by: | |
| (a) economic region, 1973 | 26 |
| (b) type of lender, 1973 | 27 |
| (c) type of borrower, 1973 | 27 |
| 6. Ranking of counties by number and value of mortgages, 1973 | 28 |
| 7. Number, value, and average value of mortgages, by length of contract and interest rate grouping, 1973 | 30 |
| 8. Distribution of mortgages, by economic region, size of municipality, and interest rate grouping, for: | |
| (a) number of mortgages, 1973 | 31 |
| (b) value of mortgages, 1973 | 35 |
| 9. Average value of mortgages, by economic region, and size of municipality, 1973 | 39 |

T A B L E S

	<u>Page</u>
10. Ranking of number, value, and average value of mortgages, for selected municipalities, 1973	40
11. Distribution of mortgages for selected municipalities, by interest rate grouping, for:	
(a) number of mortgages, 1973	41
(b) value of mortgages, 1973	42
12. Number and value of mortgages, by size of loan, and interest rate grouping, 1973	43
13. Distribution of mortgages, by type of borrower, type of lender, and interest rate grouping, for:	
(a) number of mortgages, 1973	44
(b) value of mortgages, 1973	46
(c) average value of mortgages, 1973	48
14. Number and value of mortgages under \$500,000, percentage distribution, and index of change, by type of lender, 1970 - 1973	50
 <u>II - NHA-APPROVED MORTGAGES</u>	
15. Number, value, and average value of mortgages, by county, and economic region, for:	
(a) new housing, 1973	51
(b) existing housing, 1973	53
(c) new and existing housing, 1973	55
16. Number, value, and average value of mortgages for new and existing housing, by planning region, 1973	57
 <u>III - OTHER RELATED DATA</u>	
17. Average interest rate of mortgages, Canada, by month, 1971 - 1973	58
18. Estimated value of mortgage investments held by selected financial institutions, Canada, by quarter, 1971 - 1973	59
19. Value of building permits issued, by:	
(a) type of structure, 1967 - 1973	60
(b) economic region (residential and all structural types), 1967 - 1973	61
20. Number of housing starts for selected municipalities, by type of structure, 1972 and 1973	62

CONVENTIONAL MORTGAGES

Table 1(a) - Provincial Summary of All Mortgages, by Type of Lender, 1973

Type of Lender	Conventional Mortgages Having Values		All Conventional Mortgages	Per Cent
	Under \$500,000	\$500,000 and Over		
	N U M B E R			
Personal Sector:				
(a) Individual	110,711	151	110,862	40.6
(b) Mutual & Pension Funds, Partnerships	526	8	534	0.2
Insurance Companies	7,614	101	7,715	2.8
Loan & Trust Companies	63,262	234	63,496	23.2
Financial Corporations (excl. Lending Institutions)	11,346	71	11,417	4.2
Other Corporations	26,870	282	27,152	9.9
Benevolent Societies	280	4	284	0.1
Public Sector	7,002	24	7,026	2.6
Chartered Banks	28,481	105	28,586	10.5
Credit Unions, Co-operatives	16,169	—	16,169	5.9
ALL LENDERS	272,261	980	273,241	100.0
	V A L U E (Thousand dollars)			
Personal Sector:				
(a) Individual	2,034,061	183,421	2,217,482	29.2
(b) Mutual & Pension Funds, Partnerships	20,864	9,705	30,569	0.4
Insurance Companies	338,175	121,043	459,218	6.0
Loan & Trust Companies	1,840,778	280,369	2,121,147	27.9
Financial Corporations (excl. Lending Institutions)	286,068	86,590	372,658	4.9
Other Corporations	670,763	340,946	1,011,709	13.3
Benevolent Societies	9,031	5,277	14,308	0.2
Public Sector	198,044	27,775	225,819	3.0
Chartered Banks	761,402	125,326	886,728	11.6
Credit Unions, Co-operatives	263,434	—	263,434	3.5
ALL LENDERS	6,422,620	1,180,452	7,603,072	100.0

CONVENTIONAL MORTGAGES

Table 1(b) - Provincial Summary of All Mortgages, by Type of Borrower, 1973

Type of Borrower	Conventional Mortgages Having Values		All Conventional Mortgages	Per Cent
	Under \$500,000	\$500,000 and Over		
	N U M B E R			
Individual	228,400	87	228,487	83.6
Corporation	40,410	877	41,287	15.1
Partnership	1,943	4	1,947	0.7
Other	1,508	12	1,520	0.6
ALL BORROWERS	272,261	980	273,241	100.0
Per Cent	99.6	0.4	100.0	...
	V A L U E (Thousand dollars)			
Individual	4,293,491	102,878	4,396,369	57.8
Corporation	2,019,920	1,058,978	3,078,898	40.5
Partnership	79,700	5,277	84,977	1.1
Other	29,509	13,319	42,828	0.6
ALL BORROWERS	6,422,620	1,180,452	7,603,072	100.0
Per Cent	84.5	15.5	100.0	...

CONVENTIONAL MORTGAGES

Table 2(a) - Number and Value of Mortgages (Under \$500,000), by County and Economic Region, by Quarter, 1973

County, District or Regional (R.M.) Municipality and Economic Region	N U M B E R				V A L U E (Thousand dollars)					
	Total Mortgages	Q U A R T E R				Total Value	Q U A R T E R			
		I	II	III	IV		I	II	III	IV
Glengarry	484	64	131	138	151	7,014	856	1,713	1,860	2,585
Prescott	788	152	229	194	213	11,445	2,459	3,195	2,705	3,086
Russell	1,461	256	418	421	366	24,807	4,113	6,939	7,457	6,298
Stormont	1,353	209	416	368	360	22,557	2,939	6,362	5,463	7,793
Dundas	408	64	102	113	129	8,031	1,082	1,518	2,230	3,201
Ottawa-Carleton (R.M.)	13,112	2,169	3,669	4,018	3,256	377,759	59,429	100,791	119,201	98,338
Grenville	734	134	200	216	184	11,249	2,349	2,930	3,435	2,535
Leeds	1,653	301	459	467	426	30,093	6,516	9,524	7,503	6,550
Lanark	1,196	210	341	372	273	21,502	3,605	5,691	7,098	5,108
Frontenac	3,339	621	1,056	885	777	71,062	12,475	22,002	19,286	17,299
Renfrew	1,758	335	461	510	452	30,129	5,127	7,334	9,362	8,306
EASTERN ONTARIO	26,286	4,515	7,482	7,702	6,587	615,648	100,950	167,999	185,600	161,099
Lennox & Addington	1,380	243	435	391	311	22,719	4,174	7,890	5,772	4,883
Hastings	3,428	581	983	980	884	63,001	9,615	18,974	18,814	15,598
Prince Edward	816	148	209	224	235	13,146	2,099	3,365	3,792	3,890
Northumberland	2,194	383	615	621	575	40,439	6,515	10,407	12,001	11,516
Peterborough	3,339	505	863	1,030	941	50,452	7,301	12,882	14,146	16,123
Victoria	2,117	337	554	632	594	39,091	5,389	9,929	10,449	13,324
Durham	2,797	451	728	707	911	74,223	8,096	18,689	18,927	28,511
Haliburton	1,108	154	259	382	313	13,399	1,469	3,285	4,532	4,113
LAKE ONTARIO	17,179	2,802	4,646	4,967	4,764	316,470	44,658	85,421	88,433	97,958
Ontario	10,019	1,844	2,802	3,203	2,170	277,329	39,107	70,563	102,397	65,262
York	74,761	13,532	21,617	21,876	17,736	1,930,535	317,631	533,389	572,408	507,107
Peel	16,926	3,097	4,922	5,009	3,898	482,529	79,423	145,001	131,915	126,190
Halton	10,888	1,862	3,130	3,285	2,611	338,766	53,572	99,563	106,581	79,050
CENTRAL ONTARIO	112,594	20,335	32,471	33,373	26,415	3,029,159	489,733	848,516	913,301	777,609
Wentworth	12,325	2,457	3,591	3,228	3,049	284,942	56,966	83,678	70,956	73,342
Niagara (R.M.)	11,437	2,197	3,365	3,199	2,676	247,590	44,674	72,489	67,437	62,990
Haldimand	1,405	240	380	430	355	25,582	3,682	5,891	8,260	7,749
Brant	3,347	616	876	909	946	66,513	12,995	15,711	17,668	20,139
NIAGARA	28,514	5,510	8,212	7,766	7,026	624,627	118,317	177,769	164,321	164,220

Table 2 (a) - Concluded

County, District or Regional (R.M.) Municipality and Economic Region	N U M B E R				V A L U E (Thousand dollars)					
	Total Mortgages	Q U A R T E R				Total Value	Q U A R T E R			
		I	II	III	IV		I	II	III	IV
Oxford	2,500	479	680	700	641	61,049	11,018	15,151	17,811	17,069
Norfolk	1,493	305	396	388	404	36,794	7,767	9,883	9,503	9,641
Elgin	2,160	415	616	569	560	41,815	7,866	11,313	11,367	11,269
Middlesex	9,490	1,734	2,656	2,675	2,425	208,652	36,012	54,328	57,882	60,430
LAKE ERIE	15,643	2,933	4,348	4,332	4,030	348,310	62,663	90,675	96,563	98,409
Kent	3,239	663	927	872	777	59,620	10,413	15,384	18,797	15,026
Essex	7,633	1,541	2,059	2,026	2,007	171,597	30,131	47,505	47,806	46,155
Lambton	4,172	790	1,198	1,171	1,013	90,115	13,265	24,345	26,044	26,461
LAKE ST. CHAIR	15,044	2,994	4,184	4,069	3,797	321,332	53,809	87,234	92,647	87,642
Wellington	4,537	772	1,292	1,325	1,148	96,298	15,091	25,325	29,919	25,963
Waterloo	8,163	1,558	2,101	2,210	2,294	210,094	36,190	52,880	60,028	60,996
Perth	1,945	372	560	495	518	41,782	7,807	11,637	11,457	10,881
Huron	1,824	280	486	536	522	30,994	4,863	7,539	9,570	9,022
MID-WESTERN ONTARIO	16,469	2,982	4,439	4,566	4,482	379,168	63,951	97,381	110,974	106,862
Dufferin	2,290	296	576	608	810	54,296	5,032	11,748	14,296	23,220
Bruce	2,093	343	573	650	527	36,466	5,583	10,320	11,068	9,495
Grey	3,402	599	928	941	934	53,459	8,799	15,199	14,184	15,277
Simcoe	11,667	1,783	3,267	3,442	3,175	264,076	33,837	71,582	80,729	77,928
Muskoka (D.M.)	2,582	406	684	783	709	45,181	7,644	13,186	12,763	11,588
Parry Sound	1,711	248	472	524	467	24,356	4,126	6,512	8,058	5,660
GEORGIAN BAY	23,745	3,675	6,500	6,948	6,622	477,834	65,021	128,547	141,098	143,168
Nipissing	2,167	359	631	682	495	39,583	7,211	11,225	12,094	9,053
Manitoulin	269	52	59	68	90	4,166	902	831	1,110	1,323
Sudbury	4,508	909	1,417	1,265	917	89,718	18,470	27,197	27,491	16,560
Timiskaming	652	91	177	217	167	10,035	1,423	2,618	3,587	2,407
Cochrane	2,479	416	732	770	561	42,435	6,646	13,539	11,993	10,257
Algoma	2,353	381	741	716	515	43,140	6,126	12,825	14,306	9,883
NORTHEASTERN ONTARIO	12,428	2,208	3,757	3,718	2,745	229,077	40,778	68,235	70,581	49,483
Thunder Bay	3,271	614	881	967	809	60,272	9,684	16,055	18,751	15,782
Rainy River	322	54	90	98	80	5,933	1,044	1,405	1,863	1,621
Kenora	766	136	229	223	178	14,790	2,064	3,889	4,446	4,391
NORTHWESTERN ONTARIO	4,359	804	1,200	1,288	1,067	80,995	12,792	21,349	25,060	21,794
PROVINCIAL TOTAL	272,261	48,758	77,239	78,729	67,535	6,422,620	1,052,672	1,773,126	1,888,578	1,708,244

CONVENTIONAL MORTGAGES

Table 2(b) - Number and Value of Mortgages (under \$500,000), by County and Planning Region, by Quarter, 1973

County, District, or Regional (R.M.) Municipality and Economic Region	N U M B E R		V A L U E (Thousand dollars)			
			Q U A R T E R			
	Total Mortgages	Total Value				
		I	II	III	IV	
Glengarry	484	64	131	138	151	856
Prescott	788	132	229	194	213	2,459
Russell	1,461	256	418	421	366	11,445
Stormont	1,353	209	416	368	360	24,807
Dundas	408	64	102	113	129	22,557
Ottawa-Carleton (R.M.)	13,112	2,169	3,669	4,018	3,256	8,031
Grenville	734	134	200	216	184	1,082
Léves	1,653	301	459	467	426	59,429
Lanark	1,196	210	341	372	273	2,349
Frontenac	3,339	621	1,056	885	777	6,516
Lennox & Addington	1,380	243	435	391	311	3,605
Hastings	3,428	581	983	980	884	9,524
Prince Edward	816	148	209	224	235	12,475
Renfrew	1,758	335	461	510	452	22,002
						17,299
						5,772
						18,814
						15,598
						3,792
						9,362
						8,306
EASTERN ONTARIO	31,910	5,487	9,109	9,297	8,017	116,838
						198,278
						213,978
						185,470
Northumberland	2,194	383	615	621	575	6,515
Peterborough	3,339	505	863	1,030	941	7,301
Victoria	2,117	337	554	632	594	12,882
Durham	2,797	451	728	707	911	9,929
Ontario	10,019	1,844	2,802	3,203	2,170	18,689
York	74,761	13,532	21,617	21,876	17,736	70,563
Peel	16,926	3,097	4,922	5,009	3,898	533,389
Dufferin	2,290	296	576	608	810	145,001
Wellington	4,537	772	1,292	1,325	1,148	131,915
Halton	10,888	1,862	3,130	3,285	2,611	14,296
Wentworth	12,325	2,437	3,591	3,228	3,049	23,220
Niagara (R.M.)	11,437	2,197	3,365	3,199	2,676	29,919
Haldimand	1,405	240	380	430	355	99,563
Brant	3,347	616	876	909	946	56,966
Waterloo	8,163	1,558	2,101	2,210	2,294	44,674
Norfolk	1,493	305	396	388	404	25,582
Simcoe	11,667	1,783	3,267	3,442	3,175	12,995
Muskoka (D.N.)	2,582	406	684	783	709	66,513
Haliburton	1,108	154	259	382	313	36,190
						7,644
						3,285
						1,469
CENTRAL ONTARIO	183,395	33,795	52,018	53,267	45,315	1,266,081
						1,844,915
						1,322,752

Table 2 (b) - Concluded

County, District or Regional (R.M.) Municipality and Economic Region	N U M B E R		V A L U E (Thousand dollars)			
			Q U A R T E R			
	Total Mortgages	I	II	III	IV	Total Value
Perth	1,945	372	560	495	518	41,782
Oxford	2,500	479	680	700	641	61,049
Elgin	2,160	415	616	569	560	41,815
Kent	3,239	663	927	872	777	59,620
Essex	7,633	1,541	2,059	2,026	2,007	171,597
Lambton	4,172	790	1,198	1,171	1,013	90,115
Middlesex	9,490	1,734	2,656	2,675	2,425	208,652
Huron	1,824	280	486	536	522	30,994
Bruce	2,093	343	573	650	527	36,466
Grey	3,402	599	928	941	934	53,459
SOUTHERN AND WESTERN ONTARIO	38,458	7,216	10,683	10,635	9,924	795,549
Nipissing	2,167	359	631	682	495	39,583
Parry Sound	1,711	248	472	524	467	24,356
Manitoulin	269	52	59	68	90	4,166
Sudbury	4,508	909	1,417	1,265	917	89,718
Timiskaming	652	91	177	217	167	10,035
Cochrane	2,479	416	732	770	561	42,435
Algoma	2,353	381	741	716	515	43,140
NORTHEASTERN ONTARIO	14,139	2,456	4,229	4,242	3,212	253,433
Thunder Bay	3,271	614	881	967	809	60,272
Rainy River	322	54	90	98	80	5,933
Kenora	766	136	229	223	178	14,790
NORTHWESTERN ONTARIO	4,359	804	1,200	1,288	1,067	80,995
PROVINCIAL TOTAL	272,261	48,758	77,239	78,729	67,535	6,422,620
						1,052,672
						1,773,126
						1,888,578
						1,708,244

CONVENTIONAL MORTGAGES

Table 2(c) - Number and Value of Mortgages (Under \$500,000), by Type of Lender, by Quarter, 1973

Type of Lender	All Quarters	Q U A R T E R			
		I	II	III	IV
	N U M B E R				
Personal Sector:					
(a) Individual	110,711	20,902	29,889	31,645	28,275
(b) Mutual & Pension Funds, Partnerships	526	47	185	183	111
Insurance Companies	7,614	1,156	1,901	2,692	1,865
Loan & Trust Companies	63,262	10,663	18,999	18,585	15,015
Financial Corporations (excl. Lending Institutions)	11,346	2,269	3,508	2,854	2,715
Other Corporations	26,870	4,699	7,015	7,467	7,689
Benevolent Societies	280	56	95	54	75
Public Sector	7,002	1,322	1,888	1,888	1,904
Chartered Banks	28,481	4,750	8,216	8,460	7,055
Credit Unions, Co-operatives	16,169	2,894	5,543	4,901	2,831
ALL LENDERS	272,261	48,758	77,239	78,729	67,535
	V A L U E (Thousand dollars)				
Personal Sector:					
(a) Individual	2,034,061	342,666	548,946	575,418	567,031
(b) Mutual & Pension Funds, Partnerships	20,864	2,008	5,145	9,749	3,962
Insurance Companies	338,175	54,366	88,397	109,823	85,589
Loan & Trust Companies	1,840,778	291,392	543,979	554,788	450,619
Financial Corporations (excl. Lending Institutions)	286,068	49,279	80,476	73,013	83,300
Other Corporations	670,763	113,191	178,267	180,958	198,347
Benevolent Societies	9,031	821	2,951	1,430	3,829
Public Sector	198,044	34,408	39,973	53,865	69,798
Chartered Banks	761,402	123,002	194,826	244,764	198,810
Credit Unions, Co-operatives	263,434	41,539	90,166	84,770	46,959
ALL LENDERS	6,422,620	1,052,672	1,773,126	1,888,578	1,708,244

CONVENTIONAL MORTGAGES

Table 2(d) - Number and Value of Mortgages (Under \$500,000), by Type of Borrower, by Quarter, 1973

Type of Borrower	All Quarters	Q U A R T E R			
		I	II	III	IV
	N U M B E R				
Individual	228,400	40,777	65,615	66,159	55,849
Corporation	40,410	7,443	10,777	11,614	10,576
Partnership	1,943	312	448	441	742
Other	1,508	226	399	515	368
ALL BORROWERS	272,261	48,758	77,239	78,729	67,535
	V A L U E (Thousand dollars)				
Individual	4,293,491	702,781	1,224,663	1,284,310	1,081,737
Corporation	2,019,920	331,905	518,131	577,417	592,467
Partnership	79,700	14,750	23,114	16,251	25,585
Other	29,509	3,236	7,218	10,600	8,455
ALL BORROWERS	6,422,620	1,052,672	1,773,126	1,888,578	1,708,244

CONVENTIONAL MORTGAGES

Table 3(a) - Average Value of Mortgages (Under \$500,000), by County and Economic Region, by Quarter, 1973

(Values shown in dollars)

County, District or Regional (R.M.) Municipality and Economic Region	All Quarters	Q U A R T E R			
		I	II	III	IV
Glengarry	14,492	13,375	13,076	13,478	17,119
Prescott	14,524	16,178	13,952	13,943	14,488
Russell	16,979	16,066	16,600	17,713	17,208
Stormont	16,672	14,062	15,293	14,845	21,647
Dundas	19,684	16,906	14,882	19,735	24,814
Ottawa-Carleton (R.M.)	28,810	27,399	27,471	29,667	30,202
Grenville	15,326	17,530	14,650	15,903	13,777
Leeds	18,205	21,648	20,749	16,066	15,376
Lanark	17,978	17,167	16,689	19,081	18,711
Frontenac	21,282	20,089	20,835	21,792	22,264
Renfrew	17,138	15,304	15,909	18,357	18,376
EASTERN ONTARIO	23,421	22,359	22,454	24,098	24,457
Lennox & Addington	16,463	17,177	18,138	14,762	15,701
Hastings	18,378	16,549	19,302	19,198	17,645
Prince Edward	16,110	14,182	16,100	16,929	16,553
Northumberland	18,432	17,010	16,922	19,325	20,028
Peterborough	15,110	14,457	14,927	13,734	17,134
Victoria	18,465	15,991	17,922	16,533	22,431
Durham	26,537	17,951	25,672	26,771	31,296
Haliburton	12,093	9,539	12,683	11,864	13,141
LAKE ONTARIO	18,422	15,938	18,386	17,804	20,562
Ontario	27,680	21,208	25,183	31,969	30,075
York	25,823	23,473	24,675	26,166	28,592
Peel	28,508	25,645	29,460	26,336	32,373
Halton	31,114	28,771	31,809	32,445	30,276
CENTRAL ONTARIO	26,903	24,083	26,132	27,366	29,438
Wentworth	23,119	23,185	23,302	21,981	24,054
Niagara (R.M.)	21,648	20,334	21,542	21,081	23,539
Haldimand	18,208	15,342	15,503	19,209	21,828
Brant	19,872	21,096	17,935	19,437	21,289
NIAGARA	21,906	21,473	21,647	21,159	23,373
Oxford	24,420	23,002	22,281	25,444	26,629
Norfolk	24,644	25,466	24,957	24,492	23,864
Elgin	19,359	18,954	18,365	19,977	20,123
Middlesex	21,986	20,768	20,455	21,638	24,920
LAKE ERIE	22,266	21,365	20,854	22,291	24,419

Table 3 (a) - Concluded

County, District or Regional (R.M.) Municipality and Economic Region	All Quarters	Q U A R T E R			
		I	II	III	IV
Kent	18,407	15,706	16,595	21,556	19,338
Essex	22,481	19,553	23,072	23,596	22,997
Lambton	21,600	16,791	20,321	22,241	26,121
LAKE ST. CLAIR	21,359	17,972	20,849	22,769	23,082
Wellington	21,225	19,548	19,601	22,580	22,616
Waterloo	25,737	23,228	25,169	27,162	26,589
Perth	21,482	20,987	20,780	23,145	21,006
Huron	16,992	17,368	15,512	17,854	17,284
MIDWESTERN ONTARIO	23,023	21,446	21,938	24,304	23,842
Dufferin	23,710	17,000	20,396	23,513	28,667
Bruce	17,423	16,277	18,010	17,028	18,017
Grey	15,714	14,689	16,378	15,073	16,357
Simcoe	22,634	18,978	21,911	23,454	24,544
Muskoka (D.M.)	17,498	18,828	19,278	16,300	16,344
Parry Sound	14,235	16,637	13,797	15,378	12,120
GEORGIAN BAY	20,124	17,693	19,776	20,308	21,620
Nipissing	18,266	20,086	17,789	17,733	18,289
Manitoulin	15,487	17,346	14,085	16,324	14,700
Sudbury	19,902	20,319	19,193	21,732	18,059
Timiskaming	15,391	15,637	14,791	16,530	14,413
Cochrane	17,118	15,976	18,496	15,575	18,283
Algoma	18,334	16,079	17,308	19,980	19,190
NORTHEASTERN ONTARIO	18,432	18,468	18,162	18,984	18,027
Thunder Bay	18,426	15,772	18,224	19,391	19,508
Rainy River	18,425	19,333	15,611	19,010	20,263
Kenora	19,308	15,176	16,982	19,937	24,669
NORTHWESTERN ONTARIO	18,581	15,910	17,791	19,457	20,425
PROVINCIAL TOTAL	23,590	21,590	22,956	23,988	25,294

CONVENTIONAL MORTGAGES

Table 3(b) - Average Value of Mortgages (Under \$500,000), by Planning Region,
by Quarter, 1973

(Values shown in dollars)

Planning Region	All Quarters	Q U A R T E R			
		I	II	III	IV
Eastern Ontario	22,392	21,294	21,762	23,016	23,135
Central Ontario	24,963	22,637	24,339	25,249	27,028
Southern & Western Ontario	20,686	18,813	19,912	21,249	22,278
Northeastern Ontario	17,924	18,283	17,675	18,538	17,168
Northwestern Ontario	18,581	15,910	17,791	19,457	20,425
PROVINCIAL TOTAL	23,590	21,590	22,956	23,988	25,294

Table 3(c) - Average Value of Mortgages (Under \$500,000), by Type of Lender,
by Quarter, 1973

(Values shown in dollars)

Type of Lender	All Quarters	Q U A R T E R			
		I	II	III	IV
Personal Sector:					
(a) Individual	18,373	16,394	18,366	18,184	20,054
(b) Mutual & Pension Funds, Partnerships	39,665	42,723	27,811	53,273	35,694
Insurance Companies	44,415	47,029	46,500	40,796	45,892
Loan & Trust Companies	29,098	27,327	28,632	29,851	30,011
Financial Corporations (excl. Lending Institutions)	25,213	21,718	22,941	25,583	30,681
Other Corporations	24,963	24,088	25,412	24,234	25,796
Benevolent Societies	32,254	14,661	41,589	26,481	51,053
Public Sector	28,284	26,027	21,172	28,530	36,659
Chartered Banks	26,734	25,895	23,713	28,932	28,180
Credit Unions, Co-operatives	16,293	14,353	16,267	17,296	16,587
ALL LENDERS	23,590	21,590	22,956	23,988	25,294

Table 3(d) - Average Value of Mortgages (Under \$500,000), by Type of Borrower,
by Quarter, 1973

(Values shown in dollars)

Type of Borrower	All Quarters	Q U A R T E R			
		I	II	III	IV
Individual	18,798	17,235	18,664	19,412	19,369
Corporation	49,986	44,593	48,077	49,717	56,020
Partnership	41,019	47,276	51,594	36,850	34,481
Other	19,568	14,319	18,090	20,583	22,976
ALL BORROWERS	23,590	21,590	22,956	23,988	25,294

CONVENTIONAL MORTGAGES

Table 4 - Weighted Average Interest Rate of Mortgages
(Under \$500,000), by County and Economic Region,
by Quarter, 1973

County, District or Regional (R.M.) Municipality and Economic Region	Q U A R T E R			
	I	II	III	IV
Glengarry	9.58	9.63	9.08	9.13
Prescott	9.35	9.46	9.99	9.91
Russell	10.10	10.04	9.81	10.16
Stormont	9.49	9.52	9.97	10.05
Dundas	9.27	9.20	9.05	8.65
Ottawa-Carleton (R.M.)	9.47	9.53	9.78	10.32
Grenville	9.97	9.29	9.93	10.17
Leeds	10.04	9.27	9.81	10.48
Lanark	9.52	9.48	9.90	10.24
Frontenac	9.50	9.62	9.91	10.59
Renfrew	10.01	10.00	10.31	10.33
EASTERN ONTARIO	9.62	9.56	9.83	10.15
Lennox & Addington	9.60	9.29	10.39	10.66
Hastings	9.91	9.56	10.05	10.40
Prince Edward	9.82	9.71	9.76	9.76
Northumberland	9.66	9.78	9.65	9.98
Peterborough	9.44	9.47	9.85	10.40
Victoria	9.01	9.55	9.42	9.82
Durham	9.38	9.41	10.06	9.48
Haliburton	9.63	10.26	10.41	10.47
LAKE ONTARIO	9.56	9.57	9.94	9.89
Ontario	9.42	9.43	9.63	9.94
York	9.34	9.37	9.74	10.30
Peel	9.27	9.42	9.38	9.97
Halton	9.13	9.27	9.47	10.00
CENTRAL ONTARIO	9.29	9.36	9.60	10.12
Wentworth	9.15	9.09	9.85	10.02
Niagara (R.M.)	9.21	9.36	9.80	9.97
Haldimand	9.59	9.30	9.29	10.18
Brant	8.92	9.68	9.62	10.54
NIAGARA	9.18	9.27	9.75	10.07
Oxford	8.63	9.09	9.35	9.90
Norfolk	7.82	7.89	8.95	9.57
Elgin	8.63	9.38	9.23	9.85
Middlesex	9.44	9.39	9.83	10.04
LAKE ERIE	8.79	9.08	9.46	9.90

Table 4 - Concluded

County, District or Regional (R.M.) Municipality and Economic Region	Q U A R T E R			
	I	II	III	IV
Kent	9.39	8.85	9.41	9.72
Essex	9.27	9.21	9.57	10.00
Lambton	9.73	9.31	9.48	9.95
LAKE ST. CLAIR	9.42	9.18	9.52	9.95
Wellington	9.15	9.15	9.64	9.60
Waterloo	9.50	9.12	9.61	10.10
Perth	9.07	9.01	9.31	9.47
Huron	8.60	8.97	9.11	9.14
MIDWESTERN ONTARIO	9.24	9.09	9.50	9.76
Dufferin	9.26	8.93	9.19	9.83
Bruce	9.33	9.07	9.02	9.39
Grey	9.65	9.84	9.40	9.92
Simcoe	9.61	9.51	9.65	10.24
Muskoka (D.M.)	9.48	10.08	10.25	10.43
Parry Sound	10.64	9.89	10.32	10.53
GEORGIAN BAY	9.66	9.54	9.65	10.04
Nipissing	10.19	10.03	10.28	10.54
Manitoulin	9.26	8.85	8.35	9.15
Sudbury	10.17	10.35	10.26	11.16
Timiskaming	9.81	9.84	9.83	10.68
Cochrane	10.20	10.70	10.42	10.84
Algoma	10.04	10.07	9.80	10.61
NORTHEASTERN ONTARIO	10.11	10.24	10.14	10.67
Thunder Bay	9.91	9.81	10.08	10.48
Rainy River	9.64	10.31	10.47	10.14
Kenora	10.01	10.01	9.80	9.78
NORTHWESTERN ONTARIO	9.90	9.92	10.04	10.22
PROVINCIAL TOTAL	9.42	9.44	9.71	10.06

*See paragraph "Mortgage Interest Rates", page 9 re limited application of these rates.

CONVENTIONAL MORTGAGES

Table 5(a) - Weighted Average Interest Rate* and Weighted Average Term of Mortgages (Under \$500,000), by Economic Region, by Quarter, 1973

Economic Region	Average Interest Rate* (Per Cent)				Average Term (Years)			
	I	II	III	IV	I	II	III	IV
Eastern Ontario	9.62	9.56	9.83	10.15	7.86	7.12	7.17	7.68
Lake Ontario	9.56	9.57	9.94	9.89	6.75	6.10	7.05	7.79
Central Ontario	9.29	9.36	9.60	10.12	6.71	6.05	6.68	6.24
Niagara	9.18	9.27	9.75	10.07	5.77	5.13	5.56	5.90
Lake Erie	8.79	9.08	9.46	9.90	8.72	7.75	7.98	7.78
Lake St. Clair	9.42	9.18	9.52	9.95	6.69	6.30	6.66	6.05
Midwestern Ontario	9.24	9.09	9.50	9.76	7.87	6.92	7.96	7.73
Georgian Bay	9.66	9.54	9.65	10.04	6.80	6.63	6.71	6.66
Northeastern Ontario	10.11	10.24	10.14	10.67	6.91	6.66	7.70	8.46
Northwestern Ontario	9.90	9.92	10.04	10.22	8.30	8.01	7.26	8.08
ALL REGIONS	9.42	9.44	9.71	10.06	7.16	6.53	7.01	7.07

* See paragraph "Mortgage Interest Rates", page 9, re limited application of these rates.

CONVENTIONAL MORTGAGES

Table 5(b) - Weighted Average Interest Rate* and Weighted Average Term of Mortgages (Under \$500,000), by Type of Lender, by Quarter, 1973

Type of Lender	Average Interest Rate* (Per Cent)				Average Term (Years)			
	I	II	III	IV	I	II	III	IV
Personal Sector:								
(a) Individual	9.05	9.22	9.53	9.92	6.82	6.21	6.05	5.81
(b) Mutual & Pension Funds, Partnerships	8.74	9.32	9.84	9.50	8.43	6.39	3.54	5.79
Insurance Companies	9.20	9.13	9.26	9.55	18.30	17.57	18.19	18.40
Loan & Trust Companies	9.34	9.33	9.67	10.14	5.32	5.16	5.22	5.17
Financial Corporations (excl. Lending Institutions)	11.62	11.26	11.68	11.93	5.72	5.79	6.78	5.82
Other Corporations	10.18	9.96	10.72	10.74	6.29	5.56	5.54	5.07
Benevolent Societies	8.45	8.62	8.56	8.86	5.65	5.89	6.14	6.51
Public Sector	8.50	8.18	7.75	7.88	17.08	18.11	22.34	22.51
Chartered Banks	9.19	9.32	9.66	10.15	6.04	5.69	5.57	5.76
Credit Unions, Co-operatives	9.89	9.92	9.92	10.38	5.34	5.34	5.49	5.28
ALL LENDERS	9.42	9.44	9.71	10.06	7.16	6.53	7.01	7.07

+ The relatively high average term for the public sector is influenced by the registration during 1973 of condominiums in Metropolitan Toronto having a term of 35 years.

Table 5(c) - Weighted Average Interest Rate* and Weighted Average Term of Mortgages (Under \$500,000), by type of Borrower, by Quarter, 1973

Type of Borrower	Average Interest Rate* (Per Cent)				Average Term (Years)			
	I	II	III	IV	I	II	III	IV
Individual	9.50	9.53	9.80	10.14	6.98	6.51	6.95	7.10
Corporation	9.25	9.25	9.52	9.93	7.47	6.50	7.04	6.84
Partnership	8.63	9.30	9.59	9.59	9.04	6.92	6.54	9.15
Other	9.51	9.04	9.22	9.91	9.12	7.78	10.35	8.62
ALL BORROWERS	9.42	9.44	9.71	10.06	7.16	6.53	7.01	7.07

* See paragraph "Mortgage Interest Rates", page 9, re limited application of these rates.

CONVENTIONAL MORTGAGES

Table 6 - Ranking of Counties by Number and Value of Mortgages (Under \$500,000), 1973

County, District, or Regional (R.M.) Municipality	NUMBER OF MORTGAGES			VALUE OF MORTGAGES		
	Rank	Number	Per Cent	Rank	Amount \$ 000	Per Cent
York	1	74,761	27.5	1	1,930,535	30.1
Peel	2	16,926	6.2	2	482,529	7.5
Ottawa-Carleton (R.M.)	3	13,112	4.8	3	377,759	5.9
Wentworth	4	12,325	4.6	5	284,942	4.4
Simcoe	5	11,667	4.3	6	264,076	4.1
Niagara (R.M.)	6	11,437	4.2	8	247,590	3.8
Halton	7	10,888	4.0	4	338,766	5.3
Ontario	8	10,019	3.7	7	277,329	4.3
Middlesex	9	9,490	3.5	10	208,652	3.2
Waterloo	10	8,163	3.0	9	210,094	3.3
Essex	11	7,633	2.8	11	171,597	2.7
Wellington	12	4,537	1.7	12	96,298	1.5
Sudbury	13	4,508	1.7	14	89,718	1.4
Lambton	14	4,172	1.6	13	90,115	1.4
Hastings	15	3,428	1.3	18	63,001	1.0
Grey	16	3,402	1.3	23	53,459	0.8
Brant	17	3,347	1.2	17	66,513	1.0
Frontenac	18	3,339	1.2	16	71,062	1.1
Peterborough	19	3,339	1.2	24	50,452	0.8
Thunder Bay	20	3,271	1.2	20	60,272	0.9
Kent	21	3,239	1.2	21	59,620	0.9
Durham	22	2,797	1.0	15	74,223	1.1
Muskoka (D.M.)	23	2,582	0.9	25	45,181	0.7
Oxford	24	2,500	0.9	19	61,049	0.9
Cochrane	25	2,479	0.9	27	42,435	0.7
Algoma	26	2,353	0.9	26	43,140	0.7
Dufferin	27	2,290	0.8	22	54,296	0.8
Northumberland	28	2,194	0.8	30	40,439	0.6

Table 6 - Concluded

County, District, or Regional (R.M.) Municipality	NUMBER OF MORTGAGES			VALUE OF MORTGAGES		
	Rank	Number	Per Cent	Rank	Amount \$ 000	Per Cent
Nipissing	29	2,167	0.8	31	39,583	0.6
Elgin	30	2,160	0.8	28	41,815	0.6
Victoria	31	2,117	0.8	32	39,091	0.6
Bruce	32	2,093	0.8	34	36,466	0.6
Perth	33	1,945	0.7	29	41,782	0.7
Huron	34	1,824	0.7	35	30,994	0.5
Renfrew	35	1,758	0.6	36	30,129	0.5
Parry Sound	36	1,711	0.6	40	24,356	0.4
Leeds	37	1,653	0.6	37	30,093	0.5
Norfolk	38	1,493	0.5	33	36,794	0.6
Russell	39	1,461	0.5	39	24,807	0.4
Haldimand	40	1,405	0.5	38	25,582	0.4
Lennox & Addington	41	1,380	0.5	41	22,719	0.4
Stormont	42	1,353	0.5	42	22,557	0.4
Lanark	43	1,196	0.4	43	21,502	0.3
Haliburton	44	1,108	0.4	45	13,399	0.2
Prince Edward	45	816	0.3	46	13,146	0.2
Prescott	46	788	0.3	47	11,445	0.2
Kenora	47	766	0.3	44	14,790	0.2
Grenville	48	734	0.3	48	11,249	0.2
Timiskaming	49	652	0.2	49	10,035	0.2
Glengarry	50	484	0.2	51	7,014	0.1
Dundas	51	408	0.1	50	8,031	0.1
Rainy River	52	322	0.1	52	5,933	0.1
Manitoulin	53	269	0.1	53	4,166	0.1
PROVINCIAL TOTAL	. . .	272,261	100.0	. . .	6,422,620	100.0

CONVENTIONAL MORTGAGES

Table 7 - Number, Value and Average Value of Mortgages (Under \$500,000), by Length of Contract and Interest Rate Grouping, 1973

Length of Contract	All Interest Rates	INTEREST RATE (Per Cent)										Not Stated ¹
		Under 6	6-7	8	9	10	11	12-14	15-19	20 and Over		
		NUMBER										
Under 3 Years	19,963	312	850	2,345	4,096	2,963	963	5,111	1,809	111	1,403	
3 - 4 Years	18,457	104	508	1,844	3,941	4,433	1,448	4,362	1,103	79	635	
5 Years	180,954	540	2,521	8,224	99,029	38,509	6,882	21,905	2,177	215	952	
6 - 9 Years	11,376	90	611	991	4,614	1,935	435	1,604	681	5	410	
10 Years	14,645	246	1,094	2,327	5,000	1,516	1,383	1,357	584	13	1,125	
11 - 14 Years	1,590	70	188	271	464	210	69	139	67	-	112	
15 Years	3,323	76	283	441	536	218	19	772	905	-	73	
16 - 19 Years	420	15	106	72	60	25	5	64	32	-	41	
20 Years and Over	12,279	124	2,119	3,494	5,229	627	34	501	80	2	69	
Not Stated	9,254	203	425	925	1,486	988	544	1,041	88	52	3,502	
ALL LENGTHS	272,261	1,780	8,705	20,934	124,455	51,424	11,782	36,856	7,526	477	8,322	
V A L U E (Thousand dollars)												
Under 3 Years	616,183	7,435	18,407	100,594	118,824	64,712	31,122	202,752	43,731	3,461	25,145	
3 - 4 Years	333,594	6,638	12,675	68,464	77,622	64,553	22,953	61,565	10,500	461	8,163	
5 Years	3,925,980	9,464	52,227	237,206	2,451,057	799,150	101,449	236,545	20,828	1,354	16,700	
6 - 9 Years	259,569	988	14,022	36,071	114,062	44,440	12,130	17,891	5,879	50	14,036	
10 Years	430,148	4,832	40,240	101,390	175,973	37,739	23,390	16,197	5,643	96	24,648	
11 - 14 Years	45,862	2,157	4,793	5,231	18,868	9,038	1,280	1,463	782	-	2,250	
15 Years	82,932	2,838	10,044	14,754	23,730	6,746	286	8,966	12,313	-	3,255	
16 - 19 Years	11,528	624	3,141	3,666	1,332	359	263	787	424	-	932	
20 Years and Over	419,568	3,983	99,854	57,991	224,291	20,412	460	6,742	820	18	4,997	
Not Stated	297,256	5,678	17,552	37,554	50,383	31,602	25,020	27,470	2,127	527	99,343	
ALL LENGTHS	6,422,620	44,637	274,955	662,921	3,256,142	1,078,751	218,353	580,378	103,047	5,967	199,469	
A V E R A G E V A L U E												
Under 3 Years	30,866	23,830	21,655	42,897	29,010	21,840	32,318	39,670	24,174	31,180	17,922	
3 - 4 Years	18,074	63,827	24,951	37,128	19,696	14,562	15,852	14,114	9,519	5,835	12,855	
5 Years	21,696	17,526	20,717	28,843	24,751	20,752	14,741	10,799	9,567	6,298	17,542	
6 - 9 Years	22,817	10,978	22,949	36,399	24,721	22,966	27,885	11,154	8,633	10,000	34,234	
10 Years	29,372	19,642	36,782	43,571	35,195	24,894	16,913	11,936	9,663	7,385	21,909	
11 - 14 Years	28,844	30,814	25,495	19,303	40,664	43,038	18,551	10,525	11,672	-	20,089	
15 Years	24,957	37,342	35,491	33,456	44,272	30,945	15,053	11,614	13,606	-	44,589	
16 - 19 Years	27,448	41,600	29,632	50,917	22,200	14,360	52,600	12,297	13,250	-	22,732	
20 Years and Over	34,170	32,121	47,123	16,597	42,893	32,555	13,529	13,457	10,250	9,000	72,420	
Not Stated	32,122	27,970	41,299	40,599	33,905	31,986	45,993	26,388	24,170	10,135	28,367	
ALL LENGTHS	23,590	25,077	31,356	31,667	26,163	20,978	18,533	15,747	13,692	12,509	23,969	

1. Includes mortgages where the interest rate was not specified in the contract document, as well as those for which no interest was charged (intra-family mortgages).

CONVENTIONAL MORTGAGES

Table 8(a) - Number of Mortgages (Under 500,000), by Economic Region, Size of Municipality and Interest Rate Grouping, 1973

Economic Region and Size of Municipality	All Interest Rates	I N T E R E S T R A T E (Per Cent)										20 and Over	Not Stated ¹
		Under 6	6-7	8	9	10	11	12-14	15-19				
Eastern Ontario													
Under 1,000 Persons	830	6	40	110	255	117	26	173	48			3	52
1,000 - 1,999	2,168	22	143	206	651	323	119	383	112			27	182
2,000 - 2,999	2,254	40	167	211	721	400	102	380	102			10	121
3,000 - 4,999	2,639	31	123	180	828	574	154	466	108			7	168
5,000 - 9,999	3,022	23	100	229	1,082	646	180	425	124			31	182
10,000 - 29,999	2,581	2	32	49	1,256	484	120	455	92			10	81
30,000 - 99,999	6,682	24	133	699	2,692	1,331	256	1,215	188			14	130
100,000 - 199,999	-	-	-	-	-	-	-	-	-			-	-
200,000 - 499,999	6,109	34	100	222	2,951	1,356	257	910	191			10	78
500,000 and Over	1	-	-	-	1	-	-	-	-			-	-
TOTAL	26,286	182	838	1,906	10,437	5,231	1,214	4,407	965			112	994
Central Ontario													
Under 1,000 Persons	1,830	12	80	203	560	387	76	344	73			10	85
1,000 - 1,999	2,504	17	128	251	826	586	110	411	82			13	86
2,000 - 2,999	2,918	15	147	384	918	579	135	490	92			-	158
3,000 - 4,999	2,259	17	120	260	678	491	93	398	102			10	90
5,000 - 9,999	3,598	16	114	294	1,559	796	113	506	104			-	96
10,000 - 29,999	1,586	5	24	163	659	398	40	200	30			2	65
30,000 - 99,999	2,479	9	15	100	1,001	656	73	500	66			-	59
100,000 - 199,999	5	-	-	-	-	5	-	-	-			-	-
200,000 - 499,999	-	-	-	-	-	-	-	-	-			-	-
500,000 and Over	-	-	-	-	-	-	-	-	-			-	-
TOTAL	17,179	91	628	1,655	6,201	3,898	640	2,849	549			35	633
Central Ontario													
Under 1,000 Persons	243	-	15	37	118	27	-	15	10			-	21
1,000 - 1,999	473	-	2	97	170	118	13	58	2			-	13
2,000 - 2,999	876	19	30	114	330	212	24	95	20			-	32
3,000 - 4,999	2,584	10	113	375	1,214	354	43	363	52			-	60
5,000 - 9,999	2,649	-	72	273	1,164	423	136	440	40			-	101
10,000 - 29,999	8,608	53	166	563	3,906	1,553	473	1,300	287			2	305
30,000 - 99,999	22,129	68	325	1,740	11,762	3,084	1,170	3,172	384			4	420
100,000 - 199,999	21,026	75	182	1,728	12,480	3,547	650	1,629	351			45	339
200,000 - 499,999	18,058	97	381	1,049	10,432	2,944	579	1,705	216			20	635
500,000 and Over	35,940	138	518	1,987	20,374	6,649	1,590	3,412	573			26	673
TOTAL	112,586	460	1,804	7,963	61,950	18,911	4,678	12,189	1,935			97	2,599

Table 8 (a) - Continued

Economic Region and Size of Municipality	All Interest Rates	I N T E R E S T R A T E (P e r C e n t)										20 and Over	Not Stated ¹
		Under 6	6-7	8	9	10	11	12-14	15-19				
Niagara													
Under 1,000 Persons	276	2	2	17	117	60	17	43	16			2	-
1,000 - 1,999	576	-	52	92	205	86	20	84	16			-	21
2,000 - 2,999	447	12	22	44	177	62	22	82	8			-	18
3,000 - 4,999	662	4	54	126	234	78	26	81	17			-	42
5,000 - 9,999	3,198	34	281	270	1,300	511	97	506	123			-	116
10,000 - 29,999	5,701	52	227	556	2,470	1,073	236	782	165			-	140
30,000 - 99,999	5,347	13	124	272	2,499	1,147	245	728	166			15	138
100,000 - 199,999	3,746	18	42	212	2,024	522	78	640	74			4	132
200,000 - 499,999	8,561	51	79	367	4,271	1,830	342	1,151	297			11	162
500,000 and Over	-	-	-	-	-	-	-	-	-			-	-
TOTAL	28,514	186	843	1,956	13,297	5,369	1,083	4,097	882			32	769
Lake Erie													
Under 1,000 Persons	355	6	74	30	113	65	16	36	15			-	-
1,000 - 1,999	1,043	8	140	77	382	190	55	121	43			6	21
2,000 - 2,999	864	20	136	107	243	143	40	114	31			-	30
3,000 - 4,999	1,952	54	313	185	652	345	70	215	64			4	50
5,000 - 9,999	2,207	45	161	173	846	446	85	294	87			-	70
10,000 - 29,999	2,045	10	56	81	1,034	406	72	259	85			5	37
30,000 - 99,999	-	-	-	-	-	-	-	-	-			-	-
100,000 - 199,999	59	-	5	9	27	5	-	-	-			-	13
200,000 - 499,999	7,119	44	60	336	3,439	1,706	365	882	172			15	100
500,000 and Over	-	-	-	-	-	-	-	-	-			-	-
TOTAL	15,644	187	945	998	6,736	3,306	703	1,921	497			30	321
Lake St. Clair													
Under 1,000 Persons	191	10	5	14	69	34	25	20	5			5	4
1,000 - 1,999	617	24	94	75	189	113	34	31	38			-	19
2,000 - 2,999	931	14	118	96	329	213	25	83	28			-	25
3,000 - 4,999	2,501	5	269	235	906	645	42	262	80			5	52
5,000 - 9,999	2,365	26	224	144	924	545	101	309	49			-	43
10,000 - 29,999	1,040	18	52	54	537	226	21	101	29			-	2
30,000 - 99,999	3,329	15	41	119	1,618	863	127	344	109			-	93
100,000 - 199,999	4,070	12	142	407	1,795	722	112	657	199			5	19
200,000 - 499,999	-	-	-	-	-	-	-	-	-			-	-
500,000 and Over	-	-	-	-	-	-	-	-	-			-	-
TOTAL	15,044	124	945	1,144	6,367	3,361	487	1,807	537			15	257

Table 8 (a) - Continued

Economic Region and Size of Municipality	All Interest Rates	INTEREST RATE (Per Cent)										Not Stated ¹
		Under 6	6-7	8	9	10	11	12-14	15-19	20 and Over		
Midwestern Ontario												
Under 1,000 Persons	263	-	10	46	89	53	15	40	7	-	3	
1,000 - 1,999	1,844	52	345	275	468	293	56	183	43	2	127	
2,000 - 2,999	1,588	51	247	304	375	234	21	208	33	2	113	
3,000 - 4,999	1,913	35	149	221	794	300	63	237	33	-	81	
5,000 - 9,999	1,467	52	110	96	630	275	54	149	30	-	71	
10,000 - 29,999	710	4	11	34	328	166	34	76	32	-	25	
30,000 - 99,999	5,235	8	113	200	2,533	1,160	162	695	121	11	232	
100,000 - 199,999	3,452	35	85	177	1,539	746	103	432	83	5	247	
200,000 - 499,999	5	-	-	-	5	-	-	-	-	-	-	
500,000 and Over	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	16,477	237	1,070	1,353	6,761	3,227	508	2,020	382	20	899	
Georgian Bay												
Under 1,000 Persons	2,107	9	108	307	536	449	107	424	66	5	96	
1,000 - 1,999	4,119	38	313	733	1,289	754	177	526	104	2	183	
2,000 - 2,999	3,643	39	212	614	1,075	765	153	504	103	6	172	
3,000 - 4,999	3,656	34	142	419	1,338	730	162	479	113	2	237	
5,000 - 9,999	4,984	43	136	488	1,664	1,070	297	892	135	15	244	
10,000 - 29,999	5,236	5	43	320	1,911	1,371	280	921	148	-	237	
30,000 - 99,999	-	-	-	-	-	-	-	-	-	-	-	
100,000 - 199,999	-	-	-	-	-	-	-	-	-	-	-	
200,000 - 499,999	-	-	-	-	-	-	-	-	-	-	-	
500,000 and Over	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	23,745	168	954	2,881	7,813	5,139	1,176	3,746	669	30	1,169	
Northeastern Ontario												
Under 1,000 - 1,999	2,968	32	204	257	484	462	395	718	194	35	187	
1,000 - 1,999	893	16	57	40	143	146	109	244	100	9	29	
2,000 - 2,999	389	6	7	21	59	103	34	104	37	1	17	
3,000 - 4,999	478	13	22	66	130	66	49	77	49	-	6	
5,000 - 9,999	1,031	24	24	63	231	152	155	249	98	8	27	
10,000 - 29,999	2,106	6	56	148	607	375	113	563	155	6	77	
30,000 - 99,999	4,550	15	90	233	1,793	959	180	883	185	19	193	
100,000 - 199,999	7	-	2	-	-	2	2	-	-	-	1	
200,000 - 499,999	5	-	-	-	-	-	-	5	-	-	-	
500,000 and Over	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	12,427	112	462	828	3,447	2,265	1,037	2,843	818	78	537	

Table 8 (a) - Concluded

Economic Region and Size of Municipality	All Interest Rates	I N T E R E S T R A T E (Per Cent)										Not Stated ¹
		Under 6	6-7	8	9	10	11	12-14	15-19	20 and Over		
Northwestern Ontario												
Under 1,000 Persons	639	14	105	57	127	50	47	151	51	6	31	
1,000 - 1,999	186	2	6	22	45	27	11	54	7	-	12	
2,000 - 2,999	242	4	32	17	70	32	7	57	9	1	13	
3,000 - 4,999	124	3	-	3	29	18	4	55	6	1	5	
5,000 - 9,999	270	2	12	16	81	36	13	69	36	1	4	
10,000 - 29,999	194	-	6	30	53	27	2	66	5	3	2	
30,000 - 99,999	-	-	-	-	-	-	-	-	-	-	-	
100,000 - 199,999	2,703	8	54	105	1,041	527	172	525	178	16	77	
200,000 - 499,999	-	-	-	-	-	-	-	-	-	-	-	
500,000 and Over	1	-	1	-	-	-	-	-	-	-	-	
TOTAL	4,359	33	216	250	1,446	717	256	977	292	28	144	
All Regions												
Under 1,000 Persons	9,702	91	643	1,078	2,468	1,704	724	1,964	485	66	479	
1,000 - 1,999	14,423	179	1,280	1,868	4,368	2,636	704	2,095	547	59	687	
2,000 - 2,999	14,152	220	1,118	1,912	4,297	2,743	563	2,117	463	20	699	
3,000 - 4,999	18,768	206	1,305	2,070	6,803	3,601	706	2,633	624	29	791	
5,000 - 9,999	24,791	265	1,194	2,046	9,481	4,900	1,231	3,839	826	55	954	
10,000 - 29,999	29,807	155	673	1,998	12,761	6,079	1,391	4,723	1,028	28	971	
30,000 - 99,999	49,751	152	841	3,363	23,898	9,200	2,213	7,537	1,219	63	1,265	
100,000 - 199,999	35,068	148	512	2,638	18,906	6,076	1,117	3,883	885	75	828	
200,000 - 499,999	39,857	226	620	1,974	21,098	7,836	1,543	4,653	876	56	975	
500,000 and Over	35,942	138	519	1,987	20,375	6,649	1,590	3,412	573	26	673	
PROVINCIAL TOTAL	272,261	1,780	8,705	20,934	124,455	51,424	11,782	36,856	7,526	477	8,322	

1. Includes mortgages where the interest rate was not specified in the contract document, as well as those for which no interest was charged (intra-family mortgages).

CONVENTIONAL MORTGAGES

Table 8(b) - Value of Mortgages (Under \$500,000), by Economic Region, Size of Municipality and Interest Rate Grouping, 1973

Economic Region and Size of Municipality	All Interest Rates	I N T E R E S T R A T E (Per Cent)										20 and Over	Not Stated ¹
		Under 6	6-7	8	9	10	11	12-14	15-19				
Eastern Ontario Under 1,000 Persons	10,516	35	863	1,353	3,431	1,747	243	1,698	402			15	729
	36,039	502	3,250	3,488	12,406	6,282	1,308	4,282	1,068			152	3,301
	41,831	589	4,219	3,363	14,707	6,253	1,270	6,525	3,398			35	1,472
	43,424	435	2,975	2,645	16,719	9,093	2,626	5,260	1,141			89	2,441
	63,505	552	2,927	6,483	25,057	14,217	2,150	5,875	1,523			1,243	3,478
	58,945	16	776	1,830	37,000	10,852	1,907	3,722	911			84	1,847
	170,078	1,432	2,887	16,533	86,902	35,735	5,573	15,557	2,247			112	3,100
	-	-	-	-	-	-	-	-	-			-	-
	191,299	708	3,708	11,141	108,128	42,011	6,618	14,456	2,493			49	1,987
	11	-	-	-	11	-	-	-	-			-	-
	-	-	-	-	-	-	-	-	-			-	-
	-	-	-	-	-	-	-	-	-			-	-
TOTAL	615,648	4,269	21,605	46,836	304,361	126,190	21,695	57,375	13,183			1,779	18,355
Lake Ontario Under 1,000 Persons	21,461	136	1,082	2,715	6,036	4,633	1,513	3,269	924			67	1,086
	37,300	34	2,660	3,721	14,259	8,381	1,952	4,136	661			114	1,382
	47,548	215	4,525	6,151	14,804	9,128	1,799	5,719	1,103			-	4,104
	40,805	290	4,557	7,246	11,701	8,242	1,177	5,023	889			69	1,611
	80,191	341	4,420	9,834	36,464	15,515	1,227	9,523	1,507			-	1,360
	42,183	78	384	12,579	14,243	7,880	1,325	3,159	942			8	1,585
	46,896	239	1,217	3,528	20,087	15,184	622	4,567	429			-	1,023
	88	-	-	-	-	88	-	-	-			-	-
	-	-	-	-	-	-	-	-	-			-	-
	-	-	-	-	-	-	-	-	-			-	-
	-	-	-	-	-	-	-	-	-			-	-
	-	-	-	-	-	-	-	-	-			-	-
	-	-	-	-	-	-	-	-	-			-	-
TOTAL	316,472	1,333	18,845	45,774	117,594	69,051	9,615	35,396	6,455			258	12,151
Central Ontario Under 1,000 Persons	6,994	-	435	2,374	2,994	386	-	176	207			-	422
	10,166	-	20	4,124	3,534	1,797	85	395	30			-	161
	22,157	487	1,396	3,721	3,674	3,968	2,901	2,166	345			-	699
	72,595	59	3,878	18,261	29,897	8,967	611	6,037	622			-	4,263
	72,094	-	2,384	14,269	31,114	7,924	2,104	11,089	443			-	2,767
	231,061	1,106	11,733	27,459	127,634	30,495	7,249	15,815	3,331			20	6,219
	636,627	1,942	13,421	70,627	401,030	85,736	20,217	45,829	5,722			39	12,064
	536,027	2,440	6,721	63,100	344,893	64,205	8,993	29,605	10,452			318	5,300
	490,418	1,664	4,652	34,890	305,234	70,204	15,020	37,491	3,406			80	17,777
	930,840	3,546	17,033	75,355	522,464	152,070	42,636	94,083	7,783			122	15,748
	-	-	-	-	-	-	-	-	-			-	-
	-	-	-	-	-	-	-	-	-			-	-
TOTAL	3,028,979	11,244	61,673	314,180	1,775,288	425,752	99,816	242,686	32,341			579	65,420

Table 8 (b) - Continued

Economic Region and Size of Municipality	All Interest Rates	I N T E R E S T R A T E (Per Cent)										Not Stated ¹
		Under 6	6-7	8	9	10	11	12-14	15-19	20 and Over		
Niagara												
Under 1,000 Persons	4,159	8	63	181	2,062	1,212	129	370	120	14	-	-
1,000 - 1,999	9,307	-	1,559	1,655	3,495	1,099	272	833	218	-	176	-
2,000 - 2,999	7,168	145	336	833	3,378	1,103	176	831	119	-	247	-
3,000 - 4,999	15,536	125	1,180	5,589	5,190	1,214	282	469	140	-	1,347	-
5,000 - 9,999	72,638	4,788	7,234	10,984	27,829	8,389	1,460	6,645	2,304	-	3,005	-
10,000 - 29,999	140,213	875	8,358	28,541	54,819	22,665	2,581	16,046	2,215	-	4,113	-
30,000 - 99,999	114,167	165	5,053	9,839	55,084	24,750	4,930	8,180	3,658	128	2,380	-
100,000 - 199,999	82,426	277	933	5,489	48,911	9,979	1,313	10,400	1,570	14	3,540	-
200,000 - 499,999	179,013	719	4,273	14,036	101,199	32,161	4,184	15,651	2,397	69	4,324	-
500,000 and Over	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	624,627	7,102	28,989	77,147	301,967	102,572	15,327	59,425	12,741	225	19,132	-
Lake Erie												
Under 1,000 Persons	6,802	45	2,716	617	1,987	849	106	287	195	-	-	-
1,000 - 1,999	20,475	469	5,648	1,919	6,631	2,957	662	1,148	388	28	625	-
2,000 - 2,999	20,028	1,263	5,619	2,674	4,758	2,521	725	1,380	468	-	620	-
3,000 - 4,999	43,106	2,000	13,396	4,026	12,693	5,664	1,044	2,405	622	27	1,229	-
5,000 - 9,999	57,919	1,664	7,909	5,003	22,721	10,913	1,779	4,232	1,591	-	2,107	-
10,000 - 29,999	43,293	189	1,208	2,674	23,297	8,435	1,349	4,305	1,306	32	498	-
30,000 - 99,999	-	-	-	-	-	-	-	-	-	-	-	-
100,000 - 199,999	1,037	-	23	241	632	63	-	-	-	827	78	-
200,000 - 499,999	155,650	2,757	1,305	6,017	87,914	32,093	3,875	13,868	3,283	-	3,711	-
500,000 and Over	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	348,310	8,387	37,824	23,171	160,633	63,495	9,540	27,625	7,853	914	8,868	-
Lake St. Clair												
Under 1,000 Persons	3,159	651	81	300	1,371	326	143	231	25	20	11	-
1,000 - 1,999	11,677	453	2,912	1,643	3,501	1,671	355	154	293	-	695	-
2,000 - 2,999	18,962	137	3,978	1,753	6,380	4,624	308	857	154	-	771	-
3,000 - 4,999	52,055	8	9,095	4,310	18,529	12,745	417	3,394	720	49	2,788	-
5,000 - 9,999	50,963	628	7,591	2,863	20,669	11,671	1,362	3,659	412	-	2,108	-
10,000 - 29,999	19,110	166	287	1,310	10,887	4,692	409	1,107	243	-	9	-
30,000 - 99,999	66,830	175	1,400	2,212	34,238	16,860	2,530	4,186	1,204	-	4,025	-
100,000 - 199,999	98,576	398	3,922	9,593	52,068	16,647	3,010	10,703	1,856	35	344	-
200,000 - 499,999	-	-	-	-	-	-	-	-	-	-	-	-
500,000 and Over	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	321,332	2,616	29,266	23,984	147,643	69,236	8,534	24,291	4,907	104	10,751	-

Table 8 (b) - Continued

Economic Region and Size of Municipality	All Interest Rates	I N T E R E S T R A T E (P e r C e n t)										Not Stated ¹
		Under 6	6-7	8	9	10	11	12-14	15-19	20 and Over		
Midwestern Ontario												
Under 1,000 Persons	5,061	-	137	505	1,500	943	1,240	581	137	-	18	
1,000 - 1,999	38,312	1,001	11,171	4,562	10,097	5,268	1,357	2,320	581	16	1,939	
2,000 - 2,999	28,675	831	7,506	3,729	6,748	3,673	944	2,335	444	38	2,427	
3,000 - 4,999	44,215	613	4,793	6,538	17,429	5,876	1,410	5,099	519	-	1,938	
5,000 - 9,999	32,884	1,373	2,778	2,245	15,379	4,910	690	3,180	447	-	1,882	
10,000 - 29,999	13,526	47	110	1,598	6,975	2,740	744	786	237	-	289	
30,000 - 99,999	126,146	281	5,279	10,074	66,163	24,503	3,935	8,476	1,568	74	5,793	
100,000 - 199,999	90,405	914	1,944	10,643	42,918	16,587	1,855	5,780	2,095	27	7,642	
200,000 - 499,999	122	-	-	-	122	-	-	-	-	-	-	
500,000 and Over	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	379,346	5,060	33,718	39,894	167,331	64,500	12,175	28,557	6,028	155	21,928	
Georgian Bay												
Under 1,000 Persons	29,644	97	2,350	4,326	7,471	5,266	2,014	5,439	507	33	2,141	
1,000 - 1,999	71,851	744	9,890	12,162	22,180	12,513	2,158	7,516	1,182	20	3,486	
2,000 - 2,999	67,256	757	5,332	13,774	20,183	12,286	2,119	5,718	1,108	1,040	4,939	
3,000 - 4,999	87,644	634	3,631	16,805	30,111	16,690	5,314	6,086	1,524	8	6,841	
5,000 - 9,999	94,699	556	4,875	9,562	33,317	20,537	5,279	13,931	2,383	59	4,200	
10,000 - 29,999	126,739	91	343	15,375	53,156	29,801	4,692	14,332	1,267	-	7,682	
30,000 - 99,999	-	-	-	-	-	-	-	-	-	-	-	
100,000 - 199,999	-	-	-	-	-	-	-	-	-	-	-	
200,000 - 499,999	-	-	-	-	-	-	-	-	-	-	-	
500,000 and Over	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	477,833	2,879	26,421	72,004	166,418	97,093	21,576	53,022	7,971	1,160	29,289	
Northeastern Ontario												
Under 1,000 Persons	45,623	401	4,581	3,638	10,078	6,977	4,897	9,918	2,185	211	2,737	
1,000 - 1,999	13,352	134	2,214	630	2,899	2,092	1,454	2,485	941	47	456	
2,000 - 2,999	5,313	106	95	265	1,011	1,390	581	1,271	333	6	255	
3,000 - 4,999	7,256	164	372	1,201	2,322	1,049	722	950	398	-	78	
5,000 - 9,999	16,286	262	280	829	5,133	2,809	2,227	3,441	1,003	59	243	
10,000 - 29,999	39,369	44	741	2,505	13,698	8,453	2,996	8,282	1,783	37	830	
30,000 - 99,999	101,787	234	1,786	5,489	45,455	22,078	4,106	13,538	2,535	224	6,342	
100,000 - 199,999	59	-	9	-	-	21	15	-	-	-	14	
200,000 - 499,999	33	-	-	-	-	-	-	33	-	-	-	
500,000 and Over	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	229,078	1,345	10,078	14,557	80,596	44,869	16,998	39,918	9,178	584	10,955	

Table 8 (b) - Concluded

Economic Region and Size of Municipality	All Interest Rates	INTEREST RATE (Per Cent)										Not Stated ¹
		Under 6	6-7	8	9	10	11	12-14	15-19	20 and over		
Northwestern Ontario												
Under 1,000 Persons	11,891	110	2,271	1,342	2,878	1,123	458	2,466	433	49	761	
1,000 - 1,999	2,605	81	75	207	982	321	102	577	101	-	159	
2,000 - 2,999	4,803	25	660	630	1,799	615	47	567	114	6	340	
3,000 - 4,999	1,640	47	-	9	540	215	116	574	74	13	52	
5,000 - 9,999	5,007	77	183	373	1,922	870	224	933	373	10	42	
10,000 - 29,999	3,580	-	138	502	1,192	484	40	1,039	58	55	72	
30,000 - 99,999	-	-	-	-	-	-	-	-	-	-	-	
100,000 - 199,999	51,464	62	1,204	2,311	24,998	12,365	2,090	5,927	1,237	76	1,194	
200,000 - 499,999	-	-	-	-	-	-	-	-	-	-	-	
500,000 and Over	- 5	-	5	-	-	-	-	-	-	-	-	
TOTAL	80,995	402	4,536	5,374	34,311	15,993	3,077	12,083	2,390	209	2,620	
All Regions												
Under 1,000 Persons	145,310	1,483	14,579	17,351	39,808	23,462	10,743	24,435	5,135	409	7,905	
1,000 - 1,999	251,084	3,418	39,399	34,111	80,004	42,381	9,705	23,846	5,463	377	12,380	
2,000 - 2,999	263,741	4,555	33,666	36,893	80,242	45,561	10,870	27,369	7,586	1,125	15,874	
3,000 - 4,999	408,276	4,375	43,877	66,630	145,131	69,755	13,719	35,297	6,649	255	22,588	
5,000 - 9,999	546,186	10,241	40,581	62,445	219,605	97,755	18,502	62,508	11,986	1,371	21,192	
10,000 - 29,999	718,019	2,612	24,078	94,373	342,901	126,497	23,292	68,593	12,293	236	23,144	
30,000 - 99,999	1,282,531	4,468	31,043	118,302	708,959	224,846	41,913	100,333	17,363	577	34,727	
100,000 - 199,999	860,082	4,091	14,756	91,377	514,420	119,955	17,276	62,415	17,210	470	18,112	
200,000 - 499,999	1,016,535	5,848	13,938	66,084	602,597	176,469	29,697	81,499	11,579	1,025	27,799	
500,000 and Over	930,856	3,546	17,038	75,555	522,475	152,070	42,636	94,083	7,783	122	15,748	
PROVINCIAL TOTAL	6,422,620	44,637	272,955	662,921	3,256,142	1,078,751	218,353	580,378	103,047	5,967	199,469	

1. Includes mortgages where the interest rate was not specified in the contract document, as well as those for which no interest was charged (intra-family mortgages).

CONVENTIONAL MORTGAGES

Table 9 - Average Value of Mortgages (Under \$500,000), by Economic Region, and Size of Municipality, 1973

Size of Municipality	All Economic Regions	E C O N O M I C R E G I O N									
		Eastern Ontario	Lake Ontario	Central Ontario	Niagara	Lake Erie	Lake St. Clair	Mid-western Ontario	Georgian Bay	North-eastern Ontario	North-western Ontario
Under 1,000 Persons	14,977	12,670	11,727	28,782	15,069	19,161	16,539	19,243	14,069	15,372	18,609
1,000 - 1,999	17,409	16,623	14,896	21,493	16,158	19,631	18,925	20,777	17,444	14,952	14,005
2,000 - 2,999	18,636	18,559	16,295	25,293	16,036	23,181	20,367	18,057	18,462	13,658	19,847
3,000 - 4,999	21,754	16,455	18,063	28,094	23,468	22,083	20,814	23,113	23,973	15,180	13,226
5,000 - 9,999	22,032	21,014	22,288	27,216	22,714	26,243	21,549	22,416	19,001	15,796	18,544
10,000 - 29,999	24,089	22,838	26,597	26,843	24,594	21,170	18,375	19,051	24,205	18,694	18,454
30,000 - 99,999	25,779	25,453	18,917	29,673	21,352	-	20,075	24,097	-	22,371	-
100,000 - 199,999	24,526	-	17,600	25,494	22,004	17,576	24,220	26,189	-	8,429	19,040
200,000 - 499,999	25,505	31,314	-	27,158	20,910	21,864	-	24,400	-	6,600	-
500,000 and Over	25,899	11,000	-	25,900	-	-	-	-	-	-	5,000
ALL SIZES	23,590	23,421	18,422	26,904	21,906	22,265	21,359	23,023	20,124	18,434	18,581

CONVENTIONAL MORTGAGES

Table 10 - Ranking of Number, Value and Average Value of Mortgages (Under \$500,000)
for Municipalities of 50,000 Population and Over, 1973

Municipalities With Population of 50,000 and Over	NUMBER OF MORTGAGES			VALUE OF MORTGAGES			Average Value \$
	Rank	Number	Per Cent	Rank	Amount (\$000)	Per Cent	
Brantford	18	2,446	0.9	18	48,254	0.7	19,728
Burlington	10	4,842	1.8	9	142,870	2.2	29,506
Etobicoke	6	7,549	2.8	5	208,862	3.3	27,667
Guelph	19	1,812	0.7	22	37,085	0.6	20,466
Hamilton	5	8,561	3.1	7	179,014	2.8	20,910
Kingston	24	1,358	0.5	23	32,344	0.5	23,817
Kitchener	15	3,452	1.3	14	90,405	1.4	26,189
London	7	7,177	2.6	8	156,687	2.4	21,831
Mississauga	3	11,788	4.3	3	345,799	5.4	29,334
Niagara Falls	20	1,803	0.7	19	43,477	0.7	24,113
Oakville	14	3,627	1.3	10	131,638	2.0	36,293
Oshawa	13	3,669	1.3	13	97,029	1.5	26,445
Ottawa	8	6,107	2.2	6	191,270	3.0	31,319
Peterborough	23	1,503	0.6	25	23,091	0.4	15,363
Sarnia	21*	1,794	0.7	21	38,136	0.6	21,257
Sault Ste. Marie	22	1,604	0.6	24	31,890	0.5	19,881
Scarborough	4	10,408	3.8	4	279,286	4.3	26,833
St. Catharines	12	3,737	1.4	15	82,336	1.3	22,032
Sudbury	21*	1,794	0.7	20	43,453	0.7	24,221
Thunder Bay	17	2,703	1.0	17	51,464	0.8	19,039
Toronto	1	23,235	8.5	1	573,184	8.9	24,669
Windsor	11	4,079	1.5	12	98,756	1.5	24,210
York	9	5,905	2.2	11	126,354	2.0	21,397
York, East	16	3,374	1.2	16	64,620	1.0	19,152
York, North	2	12,684	4.6	2	357,327	5.6	28,171
Total of 25 Municipalities	...	137,011	50.3	...	3,474,631	54.1	25,360
PROVINCIAL TOTAL	...	272,261	100.0	...	6,422,620	100.0	23,590

* Two municipalities having the same rank for number of mortgages - 21.

CONVENTIONAL MORTGAGES

Table 11(a) - Number of Mortgages (Under \$500,000) Registered for Selected Municipalities in which the Mortgaged Property was Situated, by Interest Rate Grouping, 1973

Municipalities With Population of 50,000 and Over	All Interest Rates	I N T E R E S T R A T E (Per Cent)								20 and Over	Not Stated ¹
		Under 6	6-7	8	9	10	11	12-14	15-19		
Brantford	2,446	-	29	64	1,076	667	104	348	79	10	69
Burlington	4,842	17	76	344	2,748	540	354	673	56	-	34
Etobicoke	7,549	76	267	664	4,168	1,203	116	698	78	-	279
Guelph	1,812	-	54	48	923	434	49	230	25	5	44
Hamilton	8,561	51	79	367	4,271	1,830	342	1,151	297	11	162
Kingston	1,358	-	5	10	539	266	53	392	58	10	25
Kitchener	3,452	35	85	177	1,539	746	103	432	83	5	247
London	7,177	44	65	345	3,466	1,710	365	882	172	15	113
Mississauga	11,788	34	105	944	6,808	1,966	551	1,082	213	25	60
Niagara Falls	1,803	9	45	144	871	309	60	252	68	-	45
Oakville	3,627	33	115	208	1,927	529	294	354	79	2	86
Oshawa	3,669	12	23	147	1,933	561	108	685	134	2	64
Ottawa	6,107	34	101	222	2,949	1,356	257	910	191	10	77
Peterborough	1,503	10	9	74	566	427	32	306	57	-	22
Sarnia	1,794	15	5	57	835	496	24	231	58	-	73
Sault Ste. Marie	1,604	4	31	81	701	204	31	377	91	4	80
Scarborough	10,408	20	114	385	6,164	1,742	463	1,025	118	20	357
St. Catharines	3,737	18	42	212	2,016	522	78	640	74	5	130
Sudbury	1,794	8	40	94	642	525	52	321	53	12	47
Thunder Bay	2,703	8	54	106	1,041	527	172	524	177	16	78
Toronto	23,235	60	321	716	13,447	4,702	997	2,258	419	10	305
Windsor	4,079	12	142	407	1,795	731	112	657	199	5	19
York	5,905	20	78	479	3,897	741	40	373	78	-	199
York, East	3,374	20	-	305	1,815	840	59	173	61	20	81
York, North	12,684	78	196	1,269	6,925	1,948	593	1,136	154	17	368
Total of 25 Municipalities	137,011	618	2,081	7,869	73,062	25,522	5,409	16,110	3,072	204	3,064
PROVINCIAL TOTAL	272,261	1,780	8,705	20,934	124,455	51,424	11,782	36,856	7,526	477	8,322

1. Includes mortgages where the interest rate was not specified in the contract document, as well as those for which no interest was charged (intra-family mortgages).

CONVENTIONAL MORTGAGES

Table 11(b) - Value of Mortgages (Under \$500,000) Registered for Selected Municipalities in which the Mortgaged Property was Situated, by Interest Rate Grouping, 1973

(Values shown in thousand dollars)

Municipalities with Population of 50,000 and Over	All Interest Rates	I N T E R E S T R A T E (P e r C e n t)										20 and Over	Not Stated ¹
		Under 6	6-7	8	9	10	11	12-14	15-19	20 and Over	Not Stated ¹		
Brantford	48,254	-	480	3,057	24,707	12,720	1,449	2,912	1,705	99	1,125		
Burlington	142,870	384	2,173	11,067	100,553	11,360	9,252	6,406	884	-	791		
Etobicoke	208,862	1,463	3,069	15,498	119,004	32,336	7,559	17,428	836	-	11,669		
Guelph	37,085	-	1,479	655	23,427	7,801	338	1,923	558	29	875		
Hamilton	179,014	720	4,274	14,036	101,199	32,161	4,184	15,650	2,398	69	4,323		
Kingston	32,344	-	128	1,044	17,293	6,934	2,809	3,488	428	73	147		
Kitchener	90,405	912	1,945	10,643	42,920	16,587	1,855	5,780	2,094	27	7,642		
London	156,687	2,757	1,328	6,259	88,547	32,155	3,876	13,869	3,284	826	3,786		
Mississauga	345,799	923	4,340	47,031	224,973	34,740	8,077	20,074	4,708	218	715		
Niagara Falls	43,477	100	2,964	4,037	20,616	8,951	1,504	2,888	1,802	-	615		
Oakville	131,638	1,018	8,375	19,826	70,726	18,167	3,207	7,934	1,137	17	1,231		
Oshawa	97,029	363	382	6,393	58,945	14,008	2,843	11,703	949	22	1,421		
Ottawa	191,270	708	3,708	11,142	108,098	42,011	6,617	14,457	2,493	50	1,986		
Peterborough	23,091	239	436	712	10,386	8,536	223	2,064	358	-	137		
Sarnia	38,136	175	70	909	18,721	9,149	1,245	3,543	819	-	3,505		
Sault Ste. Marie	31,890	106	408	1,574	15,574	4,801	324	4,944	1,055	34	3,070		
Scarborough	279,286	201	1,584	19,392	184,153	37,868	7,461	20,193	2,247	80	6,107		
St. Catharines	82,336	277	934	5,489	48,822	9,979	1,313	10,400	1,570	14	3,538		
Sudbury	43,453	70	673	1,857	18,897	11,972	1,229	6,347	1,024	169	1,215		
Thunder Bay	51,464	62	1,205	2,312	24,998	12,365	2,090	5,927	1,238	76	1,191		
Toronto	573,184	1,381	12,422	25,177	312,316	108,864	33,124	65,453	5,522	36	8,889		
Windsor	98,756	399	3,921	9,592	52,047	16,849	3,009	10,702	1,855	35	347		
York	126,354	111	2,381	8,007	82,317	16,413	503	7,541	5,158	-	3,923		
York, East	64,620	1,406	-	8,061	38,350	13,051	413	1,990	586	101	662		
York, North	357,327	2,165	4,609	50,176	209,992	43,205	9,474	28,499	2,261	87	6,859		
Total of 25 Municipalities	3,474,631	15,940	63,288	283,946	2,017,581	562,983	113,978	292,115	46,969	2,062	75,769		
PROVINCIAL TOTAL	6,422,620	44,637	272,955	662,921	3,256,142	1,078,751	218,353	580,378	103,047	5,967	199,469		

1. Includes mortgages where the interest rate was not specified in the contract document, as well as those for which no interest was charged (intra-family mortgages).

CONVENTIONAL MORTGAGES

Table 12 - Number and Value of Mortgages (Under \$500,000), by Size of Loan and Interest Rate Grouping, 1973

Size of Loan	I N T E R E S T R A T E (Per Cent)										20 and Over	Not l Stated
	All Interest Rates	Under 6	6-7	8	9	10	11	12-14	15-19			
N U M B E R												
Under \$5,000	28,531	195	868	3,514	6,517	5,404	1,806	7,265	1,694	146	1,122	
\$ 5,000 - 9,999	48,503	351	1,424	3,552	14,155	8,429	3,244	12,519	2,570	237	2,022	
10,000 - 14,999	40,810	303	1,129	2,525	14,488	8,157	2,929	8,198	1,427	40	1,614	
15,000 - 19,999	37,544	214	1,016	2,909	18,764	7,721	1,556	3,509	821	29	1,005	
20,000 - 29,999	56,558	303	1,214	3,391	34,240	12,127	1,132	2,733	467	3	948	
30,000 - 49,999	44,596	265	1,486	2,369	30,221	7,581	486	1,085	295	1	807	
50,000 - 74,999	7,246	82	822	937	3,249	925	270	486	118	1	356	
75,000 - 99,999	2,034	19	329	471	556	288	59	151	34	5	122	
100,000 - 499,999	6,439	48	417	1,266	2,265	792	300	910	100	15	326	
ALL SIZES	272,261	1,780	8,705	20,934	124,455	51,424	11,782	36,856	7,526	477	8,322	
V A L U E (Thousands of dollars)												
Under \$5,000	91,278	595	2,563	12,303	21,583	16,459	5,799	22,920	5,400	496	3,160	
\$ 5,000 - 9,999	342,312	2,448	10,143	24,964	101,200	59,664	22,919	87,145	17,984	1,536	14,309	
10,000 - 14,999	484,665	3,533	13,185	29,929	176,207	97,158	33,741	94,581	16,826	426	19,079	
15,000 - 19,999	634,079	3,456	16,751	48,747	319,567	130,575	25,995	57,807	13,511	508	17,162	
20,000 - 29,999	1,358,219	7,306	28,406	80,994	830,497	289,959	25,899	62,324	10,654	62	22,118	
30,000 - 49,999	1,616,168	9,691	55,992	88,138	1,098,105	268,900	17,575	38,717	10,442	40	28,568	
50,000 - 74,999	413,515	5,117	48,387	54,925	181,649	52,762	15,542	27,913	6,712	50	20,458	
75,000 - 99,999	169,858	1,663	27,633	39,301	46,032	24,194	5,101	12,199	2,733	338	10,664	
100,000 - 499,999	1,312,526	10,828	69,895	283,620	481,302	139,080	65,782	176,772	18,785	2,511	63,951	
ALL SIZES	6,422,620	44,637	272,955	662,921	3,256,142	1,078,751	218,353	580,378	103,047	5,967	199,469	

1. Includes mortgages where the interest rate was not specified in the contract document, as well as those for which no interest was charged (intra-family mortgages).

CONVENTIONAL MORTGAGES

Table 13(a) - Number of Mortgages (Under \$500,000), by Type of Borrower, Type of Lender and Interest Rate Grouping, 1973

Type of Borrower and Lender	All Interest Rates	I N T E R E S T R A T E (Per Cent)										20 and Over	Not Stated ¹
		Under 6	6-7	8	9	10	11	12-14	15-19				
<u>Individual</u>													
Personal Sector													
(a) Individual	101,826	1,227	4,525	10,437	40,964	19,531	4,699	15,074	2,192	130	3,047		
(b) Mutual & Pension Funds, Partnerships	428	-	5	30	279	72	10	16	16	-	-		
Insurance Companies	3,604	26	22	43	2,686	623	7	176	2	-	19		
Loan & Trust Companies	49,771	68	52	480	32,535	14,534	1,187	832	32	-	51		
Financial Corporations													
(excl. Lending Institutions)	9,136	11	47	217	1,914	1,098	488	2,793	2,380	101	87		
Other Corporations	22,437	136	576	1,102	3,524	3,343	1,342	9,358	2,162	206	688		
Benevolent Societies	237	17	19	10	138	35	-	10	-	-	8		
Public Sector	3,315	22	1,915	496	603	178	6	6	11	-	78		
Chartered Banks	22,165	52	399	582	9,727	4,076	2,070	1,906	11	-	3,342		
Credit Unions, Co-operatives	15,487	45	184	1,004	6,735	2,637	1,073	3,774	12	-	23		
TOTAL	228,406	1,604	7,744	14,401	99,105	46,127	10,882	33,945	6,818	437	7,343		
<u>Corporation</u>													
Personal Sector													
(a) Individual	7,400	95	344	1,443	2,331	966	289	1,299	311	35	287		
(b) Mutual & Pension Funds, Partnerships	86	-	-	1	33	20	30	-	-	-	2		
Insurance Companies	3,945	-	10	172	3,598	143	-	3	-	-	19		
Loan & Trust Companies	12,940	-	3	147	10,256	2,246	130	128	10	-	20		
Financial Corporations													
(excl. Lending Institutions)	2,122	7	8	450	738	226	63	432	174	4	20		
Other Corporations	4,164	31	148	1,021	1,447	459	135	606	136	-	181		
Benevolent Societies	43	-	5	17	20	-	-	-	-	-	1		
Public Sector	3,194	-	101	2,313	579	143	25	-	-	-	33		
Chartered Banks	6,034	24	136	217	4,718	446	112	56	-	-	325		
Credit Unions, Co-operatives	477	1	2	16	281	80	18	76	-	-	3		
TOTAL	40,405	158	757	5,797	24,001	4,729	802	2,600	631	39	891		

Table 1. Interest Rates Paid

Type of Borrower and Lender	All Interest Rates	I N T E R E S T R A T E (Per Cent)										20 and Over	Not Stated ¹
		Under 6	6-7	8	9	10	11	12-14	15-19				
Partnership and Other													
Personal Sector:													
(a) Individual	1,485	14	73	339	535	277	43	137	25	-	-	42	
(b) Mutual & Pension Funds, Partnerships	12	-	-	2	-	10	-	-	-	-	-	-	
Insurance Companies	65	-	-	2	59	-	-	4	-	-	-	-	
Loan & Trust Companies	551	-	-	5	364	172	7	3	-	-	-	-	
Financial Corporations													
(excl. Lending Institutions)	88	-	6	9	15	3	-	13	42	-	1	-	11
Other Corporations	269	-	6	40	48	41	14	98	10	-	-	-	
Benevolent Societies	-	-	-	-	-	-	-	-	-	-	-	-	
Public Sector	493	-	83	331	58	21	-	-	-	-	-	-	35
Chartered Banks	282	4	29	4	133	38	30	9	-	-	-	-	
Credit Unions, Co-operatives	205	-	7	4	137	6	4	47	-	-	-	-	
TOTAL	3,450	18	204	736	1,349	568	98	311	77	1		88	
All Borrowers													
Personal Sector:													
(a) Individual	110,711	1,336	4,942	12,219	43,830	20,774	5,031	16,510	2,528	165		3,376	
(b) Mutual & Pension Funds, Partnerships	526	-	5	33	312	102	40	16	16	-	-	2	
Insurance Companies	7,614	26	32	217	6,343	766	7	183	2	-	-	38	
Loan & Trust Companies	63,262	68	55	632	43,155	16,952	1,324	963	42	-	-	71	
Financial Corporations													
(excl. Lending Institutions)	11,346	18	61	676	2,667	1,327	551	3,238	2,596	105		107	
Other Corporations	26,870	167	730	2,163	5,019	3,843	1,491	10,062	2,308	207		880	
Benevolent Societies	280	17	24	27	158	35	-	10	-	-	-	9	
Public Sector	7,002	22	2,099	3,140	1,240	342	31	6	11	-	-	111	
Chartered Banks	28,481	80	564	803	14,578	4,560	2,212	1,971	11	-	-	3,702	
Credit Unions, Co-operatives	16,169	46	193	1,024	7,153	2,723	1,095	3,897	12	-	-	26	
ALL LENDERS	272,261	1,780	8,705	20,934	124,455	51,424	11,782	36,856	7,526	477		8,322	

1. Includes mortgages where the interest rate was not specified in the contract document, as well as those for which no interest was charged (intra-family mortgages).

CONVENTIONAL MORTGAGES

Table 13(b) - Value of Mortgages (Under \$500,000), by Type of Borrower, Type of Lender and Interest Rate Grouping, 1973

Type of Borrower and Lender	All Interest Rates	INTEREST RATE (Per Cent)										20 and Over	Not Stated ¹
		Under 6	6-7	8	9	10	11	12-14	15-19				
<u>Individual</u>													
Personal Sector													
(a) Individual	1,572,534	22,896	96,416	216,374	679,686	253,227	57,285	170,850	30,638	657	44,505		
(b) Mutual & Pension Funds, Partnerships	11,040	-	134	1,477	7,604	1,340	15	315	155	-	-		
Insurance Companies	107,486	579	608	1,719	84,988	17,184	441	1,386	10	-	571		
Loan & Trust Companies	1,274,645	1,686	866	12,044	870,335	353,808	21,124	13,225	498	-	1,059		
Financial Corporations (excl. Lending Institutions)	150,148	667	2,371	5,387	35,954	16,106	7,861	52,589	27,031	691	1,491		
Other Corporations	303,028	3,204	11,073	18,815	70,742	38,413	19,079	111,044	20,211	1,746	8,701		
Benevolent Societies	6,206	198	337	130	4,746	647	-	30	-	-	118		
Public Sector	115,868	577	78,304	7,310	18,177	9,714	780	70	202	-	734		
Chartered Banks	501,113	1,363	7,569	16,195	248,381	104,957	31,029	23,419	261	-	67,939		
Credit Unions, Co-operatives	251,125	534	3,846	23,444	127,995	42,901	15,480	36,437	195	-	293		
TOTAL	4,293,193	31,704	201,524	302,895	2,148,608	838,297	153,094	409,365	79,201	3,094	125,411		
<u>Corporation</u>													
Personal Sector													
(a) Individual	427,337	7,813	30,424	91,697	128,002	39,409	18,488	83,099	13,058	2,383	12,964		
(b) Mutual & Pension Funds, Partnerships	9,368	-	-	28	1,067	5,017	3,223	-	-	-	33		
Insurance Companies	222,346	-	3,075	13,066	192,490	8,808	-	40	-	-	4,867		
Loan & Trust Companies	546,597	-	1,046	6,313	406,193	99,966	16,328	10,505	104	-	6,142		
Financial Corporations (excl. Lending Institutions)	133,833	138	1,394	31,637	45,496	8,974	5,733	33,477	4,695	450	1,839		
Other Corporations	351,612	3,826	13,994	144,575	111,485	25,269	4,627	32,341	4,278	-	11,217		
Benevolent Societies	2,825	-	51	943	1,819	-	-	-	-	-	12		
Public Sector	66,639	-	5,714	24,128	14,205	16,999	806	-	-	-	4,787		
Chartered Banks	251,254	650	9,931	15,023	157,163	21,030	12,530	5,343	-	-	29,584		
Credit Unions, Co-operatives	8,436	15	327	541	4,719	1,374	614	756	-	-	90		
TOTAL	2,020,247	12,442	65,956	327,951	1,062,639	226,846	62,349	165,561	22,135	2,833	71,535		

Table 15 (b) - Concluded

Type of Borrower and Lender	All Interest Rates	I N T E R E S T R A T E (P e r C e n t)										20 and Over	Not Stated ¹
		Under 6	6-7	8	9	10	11	12-14	15-19				
<u>Partnership and Other</u>													
Personal Sector.	34,190	255	1,259	11,621	13,176	3,954	523	1,356	1,234	-	812		
(a) Individual		-	-	54	-	402	-	-	-	-	-		
(b) Mutual & Pension Funds, Partnerships	456	-	-	86	8,202	-	-	55	-	-	-		
Insurance Companies	8,343	-	-	2,059	12,086	5,270	109	12	-	-	-		
Loan & Trust Companies	19,536	-	-	-	-	-	-	-	-	-	-		
Financial Corporations		-	138	169	530	24	-	811	415	-	-		
(excl. Lending Institutions)	2,087	-	86	9,340	1,928	673	1,667	2,181	62	40	146		
Other Corporations	16,123	-	-	-	-	-	-	-	-	-	-		
Benevolent Societies	-	-	-	8,392	2,011	1,570	-	-	-	-	-		
Public Sector	15,537	-	3,564	85	4,224	1,648	524	425	-	-	1,565		
Chartered Banks	9,035	236	328	269	2,738	67	87	612	-	-	-		
Credit Unions, Co-operatives	3,873	-	100	-	-	-	-	-	-	-	-		
TOTAL	109,180	491	5,475	32,075	44,895	13,608	2,910	5,452	1,711	40	2,523		
<u>All Borrowers</u>													
Personal Sector.	2,034,061	30,964	128,099	319,692	820,864	296,590	76,296	255,305	44,930	3,040	58,281		
(a) Individual		-	134	1,559	8,671	6,759	3,238	315	155	-	33		
(b) Mutual & Pension Funds, Partnerships	20,864	-	3,683	14,871	285,680	25,992	441	1,481	10	-	5,438		
Insurance Companies	338,175	579	1,912	20,416	1,288,614	459,044	37,561	23,742	602	-	7,201		
Loan & Trust Companies	1,840,778	1,686	-	-	-	-	-	-	-	-	-		
Financial Corporations		-	-	-	-	-	-	-	-	-	-		
(excl. Lending Institutions)	286,068	805	3,903	37,193	81,980	25,104	13,594	86,877	32,141	1,141	3,330		
Other Corporations	670,763	7,030	25,153	172,730	184,155	64,355	25,373	145,566	24,551	1,786	20,064		
Benevolent Societies	9,031	198	388	1,073	6,565	647	-	30	-	-	130		
Public Sector	198,044	577	87,582	39,830	34,393	28,283	1,586	70	202	-	5,521		
Chartered Banks	761,402	2,249	17,828	31,303	409,768	127,635	44,083	29,187	261	-	99,088		
Credit Unions, Co-operatives	263,434	549	4,273	24,254	135,452	44,342	16,181	37,805	195	-	383		
ALL LENDERS	6,422,620	44,637	272,955	662,921	3,256,142	1,078,751	218,353	580,378	103,047	5,967	199,414		

1. Includes mortgages where the interest rate was not specified in the contract document, as well as those for which no interest was charged (intra-family mortgages).

CONVENTIONAL MORTGAGES

Table 13(c) - Average Value of Mortgages (Under \$500,000), by Type of Lender and Interest Rate Grouping, 1973

(Values shown in dollars)

Type of Borrower and Lender	All Interest Rates	I N T E R E S T R A T E (P e r C e n t)										20 and Over	Not Stated ¹
		Under 6	6-7	8	9	10	11	12-14	15-19				
<u>Individual</u>													
Personal Sector													
(a) Individual	15,443	18,660	21,307	20,731	16,592	12,965	12,191	11,334	13,977		5,054	14,606	
(b) Mutual & Pension Funds, Partnerships	25,794	-	26,800	49,233	27,254	18,611	1,500	19,688	9,688		-	-	
Insurance Companies	29,824	22,269	27,636	39,977	31,641	27,583	63,000	7,875	5,000		-	30,052	
Loan & Trust Companies	25,610	24,794	16,654	25,092	26,751	24,343	17,796	15,895	15,563		-	20,765	
Financial Corporations													
(excl. Lending Institutions)	16,435	60,636	50,447	24,825	18,785	14,668	16,109	18,829	11,358		6,842	17,138	
Other Corporations	13,506	23,559	19,224	17,074	20,074	11,491	14,217	11,866	9,348		8,476	12,647	
Benevolent Societies	26,186	11,647	17,737	13,000	34,391	18,486	-	3,000	-		-	14,750	
Public Sector	34,953	26,227	40,890	14,738	30,144	54,573	130,000	11,667	18,364		-	9,410	
Chartered Banks	22,608	26,212	18,970	27,826	25,535	25,750	14,990	12,287	23,727		-	20,329	
Credit Unions, Co-operatives	16,215	11,867	20,902	23,351	19,004	16,269	14,427	9,655	16,250		-	12,739	
TOTAL	18,796	19,766	26,023	21,033	21,680	18,174	14,068	12,060	11,616		7,080	17,079	
<u>Corporation</u>													
Personal Sector													
(a) Individual	57,748	82,242	88,442	63,546	54,913	40,796	63,972	63,972	41,987		68,086	45,171	
(b) Mutual & Pension Funds, Partnerships	108,930	-	-	28,000	32,333	250,850	107,433	-	-		-	16,500	
Insurance Companies	56,361	-	307,500	75,965	53,499	61,594	-	13,333	-		-	256,158	
Loan & Trust Companies	42,241	-	348,667	42,946	39,605	44,508	125,600	82,070	10,400		-	307,100	
Financial Corporations													
(excl. Lending Institutions)	63,069	19,714	174,250	70,304	61,648	39,708	91,000	77,493	26,983		112,500	91,950	
Other Corporations	84,441	123,419	94,554	141,601	77,046	55,052	34,274	53,368	31,456		-	61,972	
Benevolent Societies	65,698	-	10,200	55,471	90,950	-	-	-	-		-	12,000	
Public Sector	20,864	-	56,574	10,431	24,534	118,874	32,240	-	-		-	145,061	
Chartered Banks	41,640	27,083	73,022	69,230	33,311	47,152	111,875	95,411	-		-	91,028	
Credit Unions, Co-operatives	17,686	15,000	163,500	33,813	16,794	17,175	34,111	9,947	-		-	30,000	
TOTAL	50,000	78,747	87,128	56,573	44,275	47,969	77,742	63,677	35,079		72,641	80,286	

Table 13 (c) - Concluded

Type of Borrower and Lender	All Interest Rates	I N T E R E S T R A T E (Per Cent)										20 and Over	Not Stated
		Under 6	6-7	8	9	10	11	12-14	15-19				
<u>Partnership and Other</u>													
Personal Sector													
(a) Individual	23,024	18,214	17,274	34,280	24,628	14,274	12,163	9,898	49,360	-	-	-	19,333
(b) Mutual & Pension Funds, Partnerships	38,000	-	-	27,000	-	40,200	-	-	-	-	-	-	-
Insurance Companies	128,354	-	-	43,000	139,017	-	-	13,750	-	-	-	-	-
Loan & Trust Companies	35,456	-	-	411,800	33,203	30,640	15,571	4,000	-	-	-	-	-
Financial Corporations													
(excl. Lending Institutions)	23,716	-	23,000	18,778	35,333	8,000	-	62,385	9,881	-	-	-	-
Other Corporations	59,937	-	14,333	233,500	40,167	16,415	119,071	22,225	6,200	40,000	-	-	13,273
Benevolent Societies	-	-	-	-	-	-	-	-	-	-	-	-	-
Public Sector	31,515	-	42,940	25,353	34,672	74,762	-	-	-	-	-	-	-
Chartered Banks	32,039	59,000	11,310	21,250	31,759	43,368	17,467	47,222	-	-	-	-	44,714
Credit Unions, Co-operatives	18,893	-	14,286	67,250	19,985	11,167	21,750	13,021	-	-	-	-	-
TOTAL	31,646	27,278	26,838	43,580	33,280	23,958	29,694	17,531	22,221	40,000	-	-	28,670
<u>All Borrowers</u>													
Personal Sector													
(a) Individual	18,373	23,177	25,920	26,164	18,728	14,277	15,165	15,464	17,773	18,424	-	-	17,263
(b) Mutual & Pension Funds, Partnerships	39,665	-	26,800	47,242	27,792	66,265	80,950	19,688	9,688	-	-	-	16,500
Insurance Companies	44,415	22,269	115,094	68,530	45,039	33,932	63,000	8,093	5,000	-	-	-	143,105
Loan & Trust Companies	29,098	24,794	34,764	32,304	29,860	27,079	28,369	24,654	14,333	-	-	-	101,423
Financial Corporations													
(excl. Lending Institutions)	25,213	44,722	63,494	55,019	30,739	18,917	24,672	26,830	12,381	10,807	-	-	31,121
Other Corporations	24,963	42,096	34,456	79,857	36,692	16,746	17,017	14,467	10,637	8,628	-	-	22,600
Benevolent Societies	32,254	11,647	16,167	39,741	41,551	18,486	-	3,000	-	-	-	-	14,444
Public Sector	28,284	26,227	41,726	12,685	27,736	82,699	51,161	11,667	18,364	-	-	-	49,739
Chartered Banks	26,734	28,113	31,610	38,983	28,109	27,990	19,929	14,808	23,727	-	-	-	26,766
Credit Unions, Co-operatives	16,293	11,935	22,140	23,686	18,936	16,284	14,777	9,701	16,250	-	-	-	14,731
ALL LENDERS	23,390	25,077	31,356	31,067	26,163	20,978	18,233	15,747	13,092	12,500	-	-	23,969

1. Includes mortgages where the interest rate was not specified in the contract document, as well as those for which no interest was charged (intra-family mortgages).

CONVENTIONAL MORTGAGES

Table 14 - Number and Value of Mortgages (Under \$500,000), Percentage Distribution, and Index of Change, by Type of Lender, 1970 - 1973

Type of Lender	Number and Value (\$000) of Mortgages				Percentage Distribution				Index (1970 = 100)			
	1970	1971	1972	1973	1970	1971	1972	1973	1970	1971	1972	1973
N U M B E R												
Personal Sector	89,625	92,412	99,388	111,237	56.8	49.1	43.9	40.9	100.0	103.1	110.9	124.1
Insurance Companies	2,533	3,516	4,388	7,614	1.6	1.9	1.9	2.8	100.0	138.8	173.2	300.6
Loan & Trust Companies	25,599	37,530	46,944	63,262	16.2	20.0	20.8	23.2	100.0	146.6	183.4	247.1
Financial Corporations	6,898	7,741	10,666	11,346	4.4	4.1	4.7	4.2	100.0	112.2	154.6	164.5
Other Corporations	16,791	19,821	20,852	26,870	10.6	10.5	9.2	9.9	100.0	118.0	124.2	160.0
Benevolent Societies	170	181	248	280	0.1	0.1	0.1	0.1	100.0	106.5	145.9	164.7
Public Sector	3,001	4,548	8,612	7,002	1.9	2.4	3.8	2.6	100.0	151.5	287.0	233.3
Chartered Banks	7,080	11,926	19,765	28,481	4.5	6.3	8.8	10.4	100.0	168.4	279.2	402.3
Credit Unions, Co-operatives	6,222	10,427	15,377	16,169	3.9	5.6	6.8	5.9	100.0	167.6	247.1	259.9
ALL LENDERS	157,919	188,102	226,240	272,261	100.0	100.0	100.0	100.0	100.0	119.1	143.3	172.4
V A L U E												
Personal Sector	1,186,430	1,254,724	1,504,257	2,054,925	46.9	38.6	34.9	31.9	100.0	105.8	126.8	173.2
Insurance Companies	100,333	134,653	163,561	338,175	4.0	4.1	3.8	5.3	100.0	134.2	163.0	337.0
Loan & Trust Companies	561,628	824,068	1,135,031	1,840,778	22.2	25.4	26.4	28.7	100.0	146.7	202.1	327.8
Financial Corporations	110,185	130,683	203,685	286,068	4.3	4.0	4.7	4.5	100.0	118.6	184.9	259.6
Other Corporations	278,616	377,526	419,210	670,763	11.0	11.6	9.8	10.4	100.0	135.5	150.5	240.7
Benevolent Societies	4,133	6,542	6,530	9,031	0.2	0.2	0.2	0.1	100.0	158.3	158.0	218.5
Public Sector	87,408	106,338	209,307	198,044	3.4	3.3	4.9	3.1	100.0	121.7	239.5	226.6
Chartered Banks	138,451	293,220	443,405	761,402	5.5	9.0	10.3	11.9	100.0	211.8	320.3	549.9
Credit Unions, Co-operatives	62,334	124,642	215,538	263,434	2.5	3.8	5.0	4.1	100.0	200.0	345.8	422.6
ALL LENDERS	2,529,518	3,252,396	4,300,524	6,422,620	100.0	100.0	100.0	100.0	100.0	128.6	170.0	253.9

Table 15 (a) - Number, Value and Average Value* of Mortgages, by County and Economic Region, for New Housing, 1973

County, District or Regional (R.M.) Municipality and Economic Region	Total New Housing				Approved Lenders				Low Income				Public			Other			
	Number	Value \$ 000	Average Value \$	Average Value \$	Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$
Glengarry Prescott Russell Stormont Dundas Ottawa-Carleton (R.M.) Grenville Leeds Lanark Frontenac Renfrew	5	389	77,800		4	89	22,250	-	-	-	1	300	300,000	-	-	-	-	-	-
	12	299	24,917		12	279	23,250	-	-	-	-	20	...	-	-	-	-	-	-
	28	651	23,250		28	651	23,250	-	-	-	-	-	...	-	-	-	-	-	-
	77	5,403	70,169		75	3,315	44,200	2	1,971	985,500	-	117	...	-	-	-	-	-	-
	33	750	22,727		32	727	22,719	1	23	23,000	-	-	...	-	-	-	-	-	-
	2,929	149,966	51,200		2,919	120,917	41,424	2	1,860	930,000	8	27,189	3,398,625	-	-	-	-	-	-
	12	335	27,917		10	208	20,800	-	-	-	-	92	...	-	-	-	-	-	-
	87	3,177	36,517		82	2,008	24,488	1	1,013	1,013,000	-	83	...	-	-	-	-	-	-
	24	1,004	41,833		24	963	40,125	-	-	-	-	41	...	-	-	-	-	-	-
	101	8,948	88,594		97	6,559	67,619	1	1,629	1,629,000	1	715	715,000	-	-	-	-	-	-
	38	1,744	45,895		35	744	21,257	-	-	-	3	1,000	333,333	-	-	-	-	-	-
EASTERN ONTARIO	3,346	172,666	51,604		3,318	136,460	41,127	7	6,496	928,000	13	29,557	2,273,615	8	153	19,125			
Lennox & Addington Hastings Prince Edward Northumberland Peterborough Victoria Durham Haliburton	79	2,130	26,962		75	1,983	26,440	-	(1)	...	-	54	...	4	94	23,500			
	36	3,182	88,389		29	1,379	47,552	-	29	...	-	1,663	831,500	5	111	22,200			
	4	76	19,000		2	41	20,500	1	20	20,000	-	-	...	1	15	15,000			
	68	3,325	48,897		64	2,858	44,656	1	15	15,000	-	403	403,000	2	49	24,500			
	199	12,529	62,960		180	5,839	32,439	2	6,217	3,108,500	1	214	214,000	16	259	16,188			
	21	538	25,619		29	641	22,103	-	-	-	-	18	...	(8)	(121)	...			
	119	3,577	30,059		121	4,013	33,165	-	-	-	(1)	(421)	...	(1)	(15)	...			
	-	-	-		-	-	-	-	-	-	-	-	-	-	-	-			
	526	25,357	48,207		500	16,754	33,508	4	6,280	1,570,000	3	1,931	643,667	19	392	20,632			
	358	12,664	35,374		355	9,089	25,603	1	2,169	2,169,000	1	1,401	1,401,000	1	5	5,000			
	7,051	407,866	57,845		7,036	364,766	51,843	7	15,655	2,236,429	8	27,427	3,428,375	-	18	...			
Peel Halton	- -	- -	- -		- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -			
CENTRAL ONTARIO	7,409	420,530	56,759		7,391	373,855	50,582	8	17,824	2,228,000	9	28,828	3,203,111	1	23	23,000			
Hamilton-Wentworth (R.M.) Niagara (R.M.) Haldimand Brant	345	44,524	129,055		288	34,473	119,698	55	1,319	23,982	1	8,704	8,704,000	1	28	28,000			
	1,352	45,477	33,637		1,122	33,533	29,887	227	7,869	34,665	3	4,084	1,361,333	-	(9)	...			
	2	411	205,500		-	(129)	...	-	-	-	2	540	270,000	-	-	...			
	4	5,455	1,363,750		3	4,358	1,452,667	1	986	986,000	-	116	...	-	(5)	...			
	NIAGARA	1,703	95,867	56,293		1,413	72,235	51,122	283	10,174	35,951	6	13,444	2,240,667	1	14	14,000		
Oxford Norfolk Elgin Middlesex LAKE ERIE	106	3,988	37,623		105	3,652	34,781	-	-	-	1	336	336,000	-	-	-			
	1	312	312,000		-	(1)	...	-	-	-	1	313	313,000	-	-	-			
	5	154	30,800		5	104	20,800	-	8	...	-	53	...	-	(11)	...			
	182	13,970	76,758		182	13,434	73,813	-	-	-	1	566	566,000	(1)	(30)	...			
	294	18,424	62,667		292	17,189	58,866	-	8	...	3	1,268	422,667	(1)	(41)	...			

Table 15 (a) - Concluded

County, District or Regional (R.M.) Municipality and Economic Region	Total New Housing			Approved Lenders			Low Income				Public			Other		
	Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$	Number
Kent	10	2,226	222,600	9	1,957	217,444	1	225	225,000	-	44	44	-	-	1,569,000	-
Essex	145	15,844	109,269	232	7,659	33,013	25	5,192	207,680	3	4,707	1,569,000	3	4,707	1,569,000	...
Lambton	6	1,052	175,333	5	73	14,600	-	-	-	1	979	979,000	-	-	979,000	-
LAKE ST. CLAIR	161	19,122	118,770	246	9,689	39,386	26	5,417	208,346	4	5,730	1,432,500	(115)	(1,714)	1,432,500	...
Wellington	174	10,175	58,477	170	6,758	39,753	-	(17)	...	4	3,451	862,750	-	(17)	862,750	...
Waterloo	989	34,988	35,377	973	31,877	32,762	14	1,285	91,786	2	1,826	913,000	-	-	913,000	-
Perth	96	2,531	26,365	96	2,447	25,490	-	-	-	-	84	...	-	-	...	-
Huron	11	413	37,545	11	413	37,545	-	-	-	-	-	-	-	-	-	-
MIDWESTERN ONTARIO	1,270	48,107	37,880	1,250	41,495	33,196	14	1,268	90,571	6	5,361	893,500	-	(17)	893,500	...
Dufferin	14	347	24,786	14	348	24,857	-	-	-	-	(1)	...	-	-	344,000	-
Bruce	58	2,715	46,810	56	2,027	36,196	-	-	-	2	688	688	-	-	296,333	-
Grey	27	1,930	71,481	24	1,041	43,375	-	-	-	3	889	889	-	-	244,000	(2)
Simcoe	385	22,212	57,693	383	21,726	56,726	-	-	-	2	488	488	-	-	...	...
Muskoka (D.M.)	3	464	154,667	3	437	145,667	-	-	-	-	27	...	-	-	...	...
Parry Sound	5	375	75,000	5	327	65,400	-	-	-	-	47	...	-	1	...	...
GEORGIAN BAY	492	28,043	56,998	485	25,906	53,414	-	-	-	7	2,138	305,429	-	(1)	305,429	...
Nipissing	258	11,004	42,651	185	9,046	48,897	71	1,529	21,535	-	377	...	2	52	26,000	26,000
Manitoulin	6	161	26,833	4	94	23,500	1	45	45,000	-	-	-	1	22	22,000	22,000
Sudbury	178	12,422	69,787	176	11,439	64,994	(1)	-	...	2	968	484,000	1	15	15,000	15,000
Timiskaming	44	2,332	53,000	28	1,084	38,714	5	93	18,600	3	992	330,667	8	163	20,375	20,375
Cochrane	133	7,956	59,820	122	4,828	39,574	6	148	24,667	4	2,963	740,750	1	17	17,000	17,000
Algoma	303	11,455	37,805	302	10,423	34,513	-	-	-	2	1,039	519,500	(1)	(7)	...	...
NORTHEASTERN ONTARIO	922	45,330	49,165	817	36,914	45,182	82	1,815	22,134	11	6,339	576,273	12	262	21,833	21,833
Thunder Bay	399	20,407	51,145	391	15,572	39,826	(1)	(844)	...	6	5,408	901,333	3	271	90,333	90,333
Rainy River	24	1,271	52,958	17	385	22,647	-	-	-	2	759	379,500	5	127	25,400	25,400
Kenora	78	4,075	52,244	68	2,262	33,265	1	560	560,000	3	1,126	375,333	6	127	21,167	21,167
NORTHWESTERN ONTARIO	501	25,753	51,403	476	18,219	38,275	-	(284)	...	11	7,293	663,000	14	525	37,500	37,500
PROVINCIAL TOTAL	16,624	899,199	54,090	16,188	748,716	46,251	424	48,998	115,561	73	101,889	1,395,740	(61)	(404)	...	...

*Due to the netting of totals over the years, the average value of mortgages for certain counties and economic regions cannot be calculated for presentation here.
The symbol(...) identifies these geographic areas. Also, figures shown between brackets in this table represent negative quantities for either the number or value of mortgages.

Table 15 (b) - Number, Value and Average Value* of Mortgages, by County and Economic Region, for Existing Housing, 1973

County, District, or Regional (R.M.) Municipality and Economic Region	Total Existing Housing			Approved Lenders			Central Mortgage and Housing Corporation									
	Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$	Low Income			Public			Other			
							Value \$ 000	Number	Average Value \$	Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$	
Glengarry Prescott Russell Stormont Dundas Ottawa-Carleton (R.M.) Grenville Leeds Lanark Frontenac Renfrew	6	98	16,333	6	98	16,333	-	-	-	-	-	-	-	1	22	-
	23	381	16,565	22	359	16,318	-	-	-	-	-	-	-	1	25	22,000
	11	222	20,182	8	151	18,875	2	46	23,000	-	-	-	-	1	25	25,000
	77	1,395	18,117	72	1,289	17,903	3	62	20,667	-	-	-	-	2	44	22,000
	11	176	16,000	11	176	16,000	-	-	-	-	-	-	-	-	-	-
	235	5,228	22,247	196	4,344	22,163	32	720	22,500	-	-	-	-	7	164	23,429
	75	1,390	18,533	73	1,349	18,479	2	42	21,000	-	-	-	-	-	(1)	...
	54	1,023	18,944	47	867	18,447	3	65	21,667	-	-	-	-	4	91	22,750
	61	1,186	19,443	52	1,012	19,462	5	101	20,200	-	-	-	-	4	73	18,250
	22	519	23,591	13	276	21,231	4	141	35,250	-	-	-	-	5	102	20,400
EASTERN ONTARIO	191	3,510	18,377	183	3,356	18,339	6	122	20,333	-	(5)	...	-	2	37	18,500
	766	15,128	19,749	683	13,277	19,439	57	1,299	22,789	-	(5)	...	-	26	557	21,423
	20	407	20,350	12	256	21,333	3	67	22,333	-	-	-	-	5	84	16,800
	41	746	18,195	34	602	17,706	2	69	34,500	-	-	-	-	5	75	15,000
	7	141	20,143	-	-	-	2	42	21,000	-	-	-	-	5	99	19,800
	16	281	17,562	14	254	18,143	1	11	5,500	-	-	-	-	1	16	16,000
	163	3,022	18,540	148	2,756	18,622	12	212	17,667	-	-	-	-	3	54	18,000
	14	256	18,286	10	184	18,400	2	35	17,500	-	-	-	-	2	37	18,500
	22	421	19,136	19	376	19,789	1	18	18,000	-	-	-	-	2	27	13,500
	8	107	13,375	1	16	16,000	2	30	15,000	-	-	-	-	5	61	12,500
LAKE ONTARIO	291	5,381	18,491	238	4,444	18,672	25	484	19,360	-	-	-	-	28	453	16,179
	249	5,402	21,695	245	5,306	21,657	3	73	24,333	-	-	-	-	1	23	23,000
	680	17,164	25,241	626	14,130	22,572	43	1,893	44,023	-	506	...	-	11	635	57,727
	Peel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Halton	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	929	22,566	24,291	871	19,436	22,315	46	1,966	42,739	-	506	...	-	12	658	54,833
	291	5,829	20,031	288	5,772	20,042	3	57	19,000	-	-	-	-	-	-	-
	436	7,991	18,328	399	7,295	18,283	33	665	20,152	-	-	-	-	4	31	7,750
	3	60	20,000	3	60	20,000	-	-	-	-	-	-	-	-	-	-
	112	1,804	16,107	109	1,758	16,128	1	21	21,000	-	-	-	-	2	25	12,500
NIAGARA	842	15,684	18,627	799	14,885	18,630	37	743	20,081	-	-	-	-	6	86	9,333
	105	1,863	17,743	99	1,757	17,747	3	62	20,667	-	-	-	-	3	...	14,667
	27	481	17,815	27	481	17,815	-	-	-	-	-	-	-	-	-	-
	16	284	17,500	9	174	19,333	3	64	21,333	-	-	-	-	4	46	11,500
	217	3,826	17,631	199	3,534	17,759	9	163	18,111	-	-	-	-	9	129	14,333
	365	6,454	17,682	334	5,946	17,802	15	289	19,267	-	-	-	-	16	219	13,088
	249	5,402	21,695	245	5,306	21,657	3	73	24,333	-	-	-	-	1	23	23,000
	680	17,164	25,241	626	14,130	22,572	43	1,893	44,023	-	506	...	-	11	635	57,727
	Peel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Halton	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CENTRAL ONTARIO	929	22,566	24,291	871	19,436	22,315	46	1,966	42,739	-	506	...	-	12	658	54,833
	291	5,829	20,031	288	5,772	20,042	3	57	19,000	-	-	-	-	-	-	-
	436	7,991	18,328	399	7,295	18,283	33	665	20,152	-	-	-	-	4	31	7,750
	3	60	20,000	3	60	20,000	-	-	-	-	-	-	-	-	-	-
	112	1,804	16,107	109	1,758	16,128	1	21	21,000	-	-	-	-	2	25	12,500
	842	15,684	18,627	799	14,885	18,630	37	743	20,081	-	-	-	-	6	86	9,333
	105	1,863	17,743	99	1,757	17,747	3	62	20,667	-	-	-	-	3	...	14,667
	27	481	17,815	27	481	17,815	-	-	-	-	-	-	-	-	-	-
	16	284	17,500	9	174	19,333	3	64	21,333	-	-	-	-	4	46	11,500
	217	3,826	17,631	199	3,534	17,759	9	163	18,111	-	-	-	-	9	129	14,333
LAKE ERIE	365	6,454	17,682	334	5,946	17,802	15	289	19,267	-	-	-	-	16	219	13,088

Table 15 (b) - Concluded

County, District, or Regional (R.M.) Municipality and Economic Region	Total Existing Housing			Approved Lenders			Central Mortgage and Housing Corporation								
	Number	Value \$ 000	Average Value \$	Low Income			Public			Other					
				Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$			
Kent Essex Lambton	55	907	16,491	55	907	16,491	-	-	-	-	-	-	-	-	-
	584	10,695	18,313	572	10,463	18,292	-	190	21,111	-	-	-	3	42	14,000
	128	2,141	16,727	127	2,116	16,661	1	23	23,000	-	-	-	-	2	...
	767	13,743	17,918	754	13,486	17,886	10	213	21,300	-	-	-	3	44	14,667
Wellington Waterloo Perth Huron	125	2,495	19,960	123	2,454	19,951	1	21	21,000	-	-	-	1	20	20,000
	315	6,602	20,959	313	6,538	20,888	2	47	23,500	-	17	...	-	-	-
	40	707	17,675	39	688	17,641	1	19	19,000	-	-	-	-	-	-
	29	507	17,483	27	477	17,667	-	-	-	-	-	-	2	30	15,000
MIDWESTERN ONTARIO	509	10,311	20,257	502	10,157	20,233	4	87	21,750	-	17	...	3	50	16,667
Dufferin Bruce Grey Simcoe Muskoka (D.M.) Parry Sound	3	69	23,000	2	46	23,000	1	23	23,000	-	-	-	-	-	-
	13	250	19,231	13	250	19,231	-	-	-	-	-	-	-	-	-
	418	418	20,900	19	404	21,263	-	-	-	-	-	-	1	14	14,000
	35	705	20,143	32	639	19,969	2	46	23,000	-	-	-	1	20	20,000
Muskoka (D.M.) Parry Sound	2	40	20,000	2	40	20,000	-	-	-	-	-	-	-	-	-
	30	533	17,767	21	389	18,524	3	59	19,667	-	-	-	6	85	14,167
	103	2,015	19,563	89	1,768	19,865	6	128	21,333	-	-	-	8	119	14,875
	265	5,164	19,487	177	3,400	19,209	51	1,043	20,451	-	-	-	37	721	19,486
Nipissing Manitowlin Sudbury Timiskaming Cochrane Algoma	4	66	16,500	2	29	14,500	-	-	-	-	-	-	2	37	18,500
	138	2,867	20,775	122	2,479	20,320	11	310	28,182	-	-	-	5	78	15,600
	58	873	15,052	43	614	14,279	3	62	20,667	-	-	-	12	197	16,417
	143	2,901	20,287	119	2,446	20,555	18	371	20,611	-	-	-	6	84	14,000
NORTHEASTERN ONTARIO	250	4,577	18,308	232	4,324	18,638	1	24	24,000	-	-	-	17	229	13,471
	858	16,448	19,170	695	13,292	19,125	84	1,810	21,548	-	-	-	79	1,346	17,038
	553	10,100	18,264	464	8,703	18,756	16	269	16,813	-	-	-	73	1,128	15,452
	90	1,439	15,989	64	1,099	17,172	2	23	11,500	-	-	-	24	317	13,208
Kenora NORTHWESTERN ONTARIO PROVINCIAL TOTAL	106	1,898	17,906	101	1,820	18,020	-	-	-	-	-	-	5	78	15,600
	749	13,437	17,940	629	11,622	18,477	18	292	16,222	-	-	-	102	1,523	14,931
	6,179	121,167	19,609	5,594	108,313	19,362	302	7,311	24,209	-	518	...	283	5,025	17,756

*Due to the netting of totals over the years, the average value of mortgages for certain counties and economic regions cannot be calculated for presentation here.
The symbol ... identifies these geographic areas. Also, figures shown between brackets in this table represent negative quantities for either the number or value of mortgages.

NHA-APPROVED MORTGAGES

Table 15 (c) - Number, Value and Average Value of Mortgages by County and Economic Region, for New and Existing Housing, 1973

County, District or Regional (R.M.) Municipality and Economic Region	Total NHA Mortgages	Value \$ 000	Average Value \$
Glengarry	11	487	44,273
Prescott	35	680	19,429
Russell	39	873	22,385
Stormont	154	6,798	44,143
Dundas	44	926	21,045
Ottawa-Carleton (R.M.)	3,164	155,194	49,050
Grenville	87	1,725	19,828
Leeds	141	4,200	29,787
Lanark	85	2,190	25,765
Frontenac	123	9,467	76,967
Renfrew	229	5,254	22,943
EASTERN ONTARIO	4,112	187,794	45,670
Lennox & Addington	99	2,537	25,626
Hastings	77	3,928	51,013
Prince Edward	11	217	19,727
Northumberland	84	3,606	42,929
Peterborough	362	15,551	42,959
Victoria	35	794	22,686
Durham	141	3,998	28,355
Haliburton	8	107	13,375
LAKE ONTARIO	817	30,738	37,623
Ontario	607	18,066	29,763
York	7,731	425,030	54,977
Peel	-	-	-
Halton	-	-	-
CENTRAL ONTARIO	8,338	433,096	53,142
Wentworth	636	50,353	79,171
Niagara (R.M.)	1,788	53,468	29,904
Haldimand	5	471	94,200
Brant	116	7,259	62,578
NIAGARA	2,545	111,551	43,831
Oxford	211	5,851	27,730
Norfolk	28	793	28,321
Elgin	21	438	20,857
Middlesex	399	17,796	44,602
LAKE ERIE	659	24,878	37,751

Table 15 (c) - Concluded

County, District, or Regional (R.M.) Municipality and Economic Region	Total NHA Mortgages	Value \$ 000	Average Value \$
Kent	65	3,133	48,200
Essex	729	26,539	36,405
Lambton	134	3,193	23,828
LAKE ST. CLAIR	928	32,865	35,415
Wellington	299	12,670	42,375
Waterloo	1,304	41,590	31,894
Perth	136	3,238	23,809
Huron	40	920	23,000
MIDWESTERN ONTARIO	1,779	58,418	32,838
Dufferin	17	416	24,471
Bruce	71	2,965	41,761
Grey	47	2,348	49,957
Simcoe	420	22,917	54,564
Muskoka (D.M.)	5	504	100,800
Parry Sound	35	908	25,943
GEORGIAN BAY	595	30,058	50,518
Nipissing	523	16,168	30,914
Manitoulin	10	227	22,700
Sudbury	316	15,289	48,383
Timiskaming	102	3,205	31,422
Cochrane	276	10,857	39,337
Algoma	553	16,032	28,991
NORTHEASTERN ONTARIO	1,780	61,778	34,707
Thunder Bay	952	30,507	32,045
Rainy River	114	2,710	23,772
Kenora	184	5,973	32,462
NORTHWESTERN ONTARIO	1,250	39,190	31,352
PROVINCIAL TOTAL	22,803	1,020,366	44,747

NHA-APPROVED MORTGAGES

Table 16 - Number, Value and Average Value of Mortgages for New and Existing Housing, by Planning Region, 1973

Planning Region	Number of Mortgages	Value \$ 000	Average Value \$
NEW HOUSING			
Eastern Ontario	3,465	178,054	51,386
Central Ontario	11,085	604,864	54,566
Southern and Western Ontario	646	44,823	69,385
Northeastern Ontario	927	45,705	49,304
Northwestern Ontario	501	25,753	51,403
PROVINCIAL TOTAL	16,624	899,199	54,090
EXISTING HOUSING			
Eastern Ontario	834	16,422	19,691
Central Ontario	2,501	52,729	21,083
Southern and Western Ontario	1,207	21,598	17,894
Northeastern Ontario	888	16,981	19,123
Northwestern Ontario	749	13,437	17,940
PROVINCIAL TOTAL	6,179	121,167	19,609
TOTAL HOUSING			
Eastern Ontario	4,299	194,476	45,237
Central Ontario	13,586	657,593	48,402
Southern and Western Ontario	1,853	66,421	35,845
Northeastern Ontario	1,815	62,686	34,538
Northwestern Ontario	1,250	39,190	31,352
PROVINCIAL TOTAL	22,803	1,020,366	44,747

OTHER RELATED DATA

Table 17 - Average Interest Rate (per cent) of Mortgages, Canada,
by Month, 1971-1973

Year and Month	Prime Conventional Mortgage Loans	NHA Interest Rate on Approved Lender	
		Home-Ownership Loans	Rental Loans
<u>1971</u> - January	9.94	9.65	10.25
February	9.72	9.47	9.91
March	9.28	8.98	9.64
April	9.20	8.84	9.33
May	9.25	8.79	9.05
June	9.34	8.80	9.18
July	9.46	8.88	9.26
August	9.53	8.99	9.35
September	9.55	9.05	9.23
October	9.55	9.09	9.38
November	9.26	9.05	9.45
December	9.10	8.91	9.13
<u>1972</u> - January	9.04	8.83	9.14
February	8.93	8.76	8.92
March	8.97	8.79	8.91
April	9.03	8.78	8.85
May	9.16	8.83	8.89
June	9.37	8.98	8.93
July	9.41	9.02	9.11
August	9.41	9.08	9.08
September	9.38	9.06	9.15
October	9.35	9.14	9.26
November	9.30	9.08	9.22
December	9.22	9.00	9.08
<u>1973</u> - January	9.09	9.06	9.13
February	9.02	9.00	9.06
March	9.07	9.02	8.87
April	9.15	9.01	8.88
May	9.30	9.07	9.00
June	9.52	9.25	9.02
July	9.71	9.42	9.08
August	9.91	9.59	9.20
September	10.13	9.72	9.31
October	10.13	9.98	9.27
November	10.08	9.80	9.48
December	10.02	9.88	9.78

Source: Central Mortgage and Housing Corporation, Ottawa, "Canadian Housing Statistics, 1973", page 68.

OTHER RELATED DATA

Table 18 - Estimated Value of Mortgage Investments Held by Selected Financial Institutions, Canada, by Quarter, 1971 - 1973

(Values shown in thousand dollars)

Type of Financial Institution	1 9 7 1				1 9 7 2				1 9 7 3			
	I	II	III	IV	I	II	III	IV	I	II	III	IV
I - Fire and Casualty Insurance Companies Investments in Mortgages	44,234	43,428	51,527	56,539	56,858	58,634	61,525	66,820	68,975	73,477	81,657	89,613
2 - Trust Companies Mortgages and Sales Agreements:												
(a) NHA Loans	748,652	797,634	865,913	924,220	991,897	1,052,081	1,117,935	1,216,277	1,255,026	1,345,014	1,404,060	1,468,452
(b) Conventional Loans	3,162,872	3,295,554	3,463,656	3,555,709	3,651,646	3,817,299	4,028,299	4,245,762	4,404,565	4,839,797	5,344,231	5,725,244
i) Residential	..	..	..	..	..	..	..	3,585,064	3,670,769	4,106,638	4,544,779	4,773,939
ii) Non-Residential	..	..	..	..	..	..	..	660,698	733,796	733,159	799,452	951,305
3 - Mortgage Companies Mortgages and Sales Agreements:												
(a) NHA Loans	342,545	285,775	314,905	404,669	403,834	433,742	485,828	529,840	562,798	585,020	674,777	673,080
(b) Conventional Loans	2,557,993	2,614,995	2,639,905	2,746,549	2,790,890	2,914,145	3,069,664	3,219,446	3,337,709	3,566,481	3,826,787	4,079,997
i) Residential	..	..	..	..	..	..	..	2,773,374	2,888,302	3,115,052	3,353,476	3,562,535
ii) Non-Residential	..	..	..	..	..	..	..	446,072	449,407	451,429	473,311	517,462
4 - Credit Unions Mortgage Loans	1,368,973	1,444,123	1,549,783	1,630,512	1,734,363	1,902,415	2,145,927	2,321,462	2,491,731	2,816,845	3,077,982	3,260,006
5 - Sales Finance and Consumer Loan Companies Mortgage Loans on:												
(a) Commercial and Industrial Properties	54,750	54,363	54,244	51,650	52,276	52,003	53,811	54,960	56,175	53,810	56,211	62,902
(b) Residential Properties	254,054	258,727	265,426	270,721	299,145	307,696	318,980	332,011	342,859	348,149	391,494	453,091
6 - Mutual Funds Investments in Mortgages	8,299	9,965	10,835	206,806 ¹	239,545	251,067	268,908	280,272	305,384	318,732	333,585	344,568
7 - Closed-end Funds Investments in Mortgages	883	329	277	279	269	270	29	29	23	22	22	22
TOTAL	8,543,255	8,804,893	9,216,471	9,847,654	10,220,723	10,789,352	11,550,906	12,266,879	12,825,245	13,947,347	15,190,806	16,156,975

1. Additional Mutual Funds are included in this quarter which affected total assets and total liabilities by almost \$255 million; much of this increase is reflected in mortgages and in share capital.

Source: Statistics Canada, Ottawa, "Financial Institutions - Financial Statistics", Fourth Quarter, 1973, Catalogue Number 61-006.

OTHER RELATED DATA

Table 19 (a) - Value of Building Permits Issued, by Type of Structure, 1967 - 1973

Type of Structure	1967	1968	1969	1970	1971	1972	1973
V A L U E (Thousand dollars)							
Residential	888,712	1,123,191	1,114,578	1,079,037	1,455,512	1,714,080	2,366,024
Non-Residential:							
Industrial	200,868	183,294	297,807	230,560	196,882	278,890	428,004
Commercial	280,856	294,108	382,683	414,513	488,607	564,472	849,323
Institutional and Governmental	515,514	550,900	507,290	578,223	459,263	430,965	377,689
ALL STRUCTURAL TYPES	1,885,950	2,151,493	2,302,358	2,302,333	2,600,264	2,988,407	4,021,040
P E R C E N T O F V A L U E							
Residential	47.1	52.2	48.4	46.9	56.0	57.0	58.8
Non-Residential:							
Industrial	10.7	8.5	12.9	10.0	7.6	9.0	10.7
Commercial	14.9	13.7	16.6	18.0	18.8	19.0	21.1
Institutional and Governmental	27.3	25.6	22.1	25.1	17.6	15.0	9.4
ALL STRUCTURAL TYPES	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Per Cent of Population Coverage	92.8	92.8	91.1	91.1	91.4	92.8	92.8

Source: Statistics Canada, Ottawa, "Building Permits", Various Annual Reports, Catalogue Number 64-203.

OTHER RELATED DATA

Table 19 (b) - Value of Building Permits Issued (Residential and All Structural Types),
by Economic Region, 1967 - 1973

(Values shown in thousand dollars)

Economic Region	1967	1968	1969	1970	1971	1972	1973
R E S I D E N T I A L							
Eastern Ontario	67,717	96,211	122,307	152,821	166,325	215,652	287,104
Lake Ontario	27,428	37,719	45,413	46,294	55,874	69,660	96,133
Central Ontario	444,958	588,628	484,902	495,513	671,784	783,041	1,123,224
Niagara	117,365	116,427	126,858	100,738	147,883	199,755	260,344
Lake Erie	48,706	52,954	62,561	50,454	79,098	81,600	104,829
Lake St. Clair	47,116	59,946	66,779	57,896	78,114	79,041	97,005
Midwestern Ontario	62,767	75,752	78,131	61,538	82,097	105,537	138,570
Georgian Bay	32,938	50,496	57,387	51,212	68,398	86,088	146,418
Northeastern Ontario	30,883	35,096	52,804	49,745	87,185	69,248	79,044
Northwestern Ontario	8,834	9,962	17,436	12,826	18,754	24,458	33,353
ALL REGIONS	888,712	1,123,191	1,114,578	1,079,037	1,455,512	1,714,080	2,366,024
A L L S T R U C T U R A L T Y P E S							
Eastern Ontario	195,824	232,870	269,839	367,410	328,274	397,727	468,734
Lake Ontario	66,420	63,332	79,778	84,379	96,612	109,574	144,270
Central Ontario	901,408	1,077,460	1,056,378	1,064,794	1,272,720	1,392,176	2,012,357
Niagara	212,999	238,783	235,524	209,890	228,992	311,006	399,767
Lake Erie	92,178	102,606	141,470	108,461	120,851	150,448	193,337
Lake St. Clair	90,014	118,080	142,587	120,691	131,542	138,849	157,091
Midwestern Ontario	153,306	129,547	140,287	116,052	132,630	167,782	215,414
Georgian Bay	63,567	79,307	88,914	83,254	102,302	122,663	201,075
Northeastern Ontario	75,402	83,017	110,129	114,465	141,625	153,520	153,622
Northwestern Ontario	34,832	26,491	37,452	32,937	44,716	44,662	75,373
ALL REGIONS	1,885,950	2,151,493	2,302,358	2,302,333	2,600,264	2,988,407	4,021,040

Source: Statistics Canada, Ottawa, "Building Permits", Various Annual Reports, Catalogue Number 64-203.

OTHER RELATED DATA

Table 20 - Number of Housing Starts for Selected Municipalities, by Type of Structure, 1972 and 1973

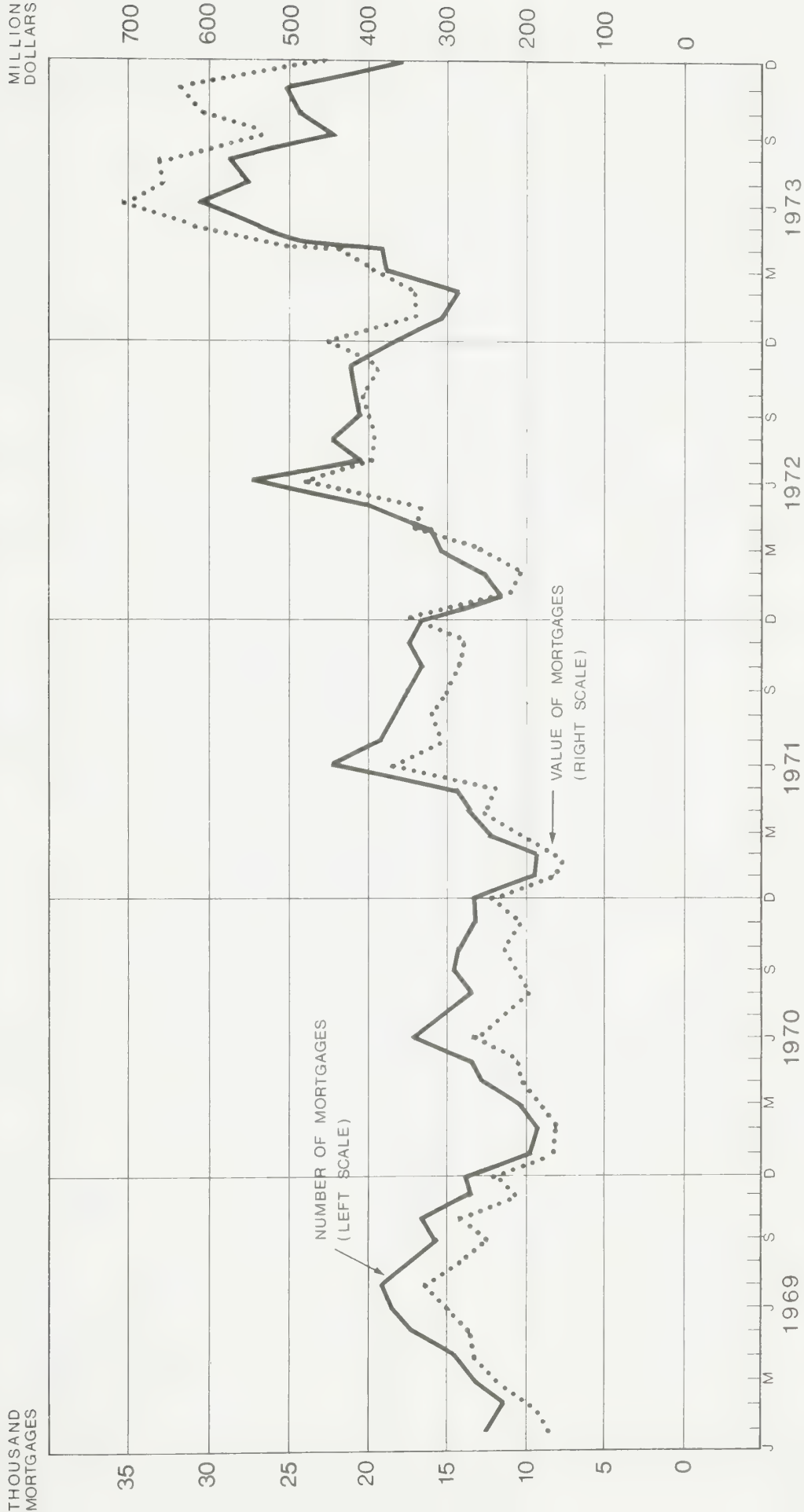
Municipalities With Population of 50,000 and Over	Total Housing Starts		Single Detached		Semi-detached and Duplex		Row Housing		Apartment and Other		Percentage of Provincial Total	
	1972	1973	1972	1973	1972	1973	1972	1973	1972	1973	1972	1973
Brantford	400	1,415	210	333	20	26	85	203	85	853	0.4	1.3
Burlington	2,053	3,311	1,128	1,187	222	255	433	289	270	1,580	2.0	3.0
Etobicoke	4,446	4,499	272	204	36	46	123	111	4,015	4,138	4.3	4.1
Guelph	523	939	353	535	36	129	144	100	40	175	0.5	0.8
Hamilton	5,023	4,247	1,033	1,097	210	203	469	484	3,311	2,463	4.9	3.8
Kingston	638	784	13	31	22	32	28	258	575	463	0.6	0.7
Kitchener	2,853	2,567	855	668	232	150	260	269	1,506	1,480	2.8	2.3
London	4,716	3,300	1,479	1,283	147	68	556	473	2,534	1,476	4.6	3.0
Mississauga	7,148	8,625	1,766	1,578	1,638	1,554	1,090	1,827	2,654	3,666	6.9	7.8
Niagara Falls	780	756	368	390	84	75	90	150	238	141	0.8	0.7
Oakville	1,290	1,882	661	981	24	70	187	60	418	771	1.2	1.7
Oshawa	1,295	1,251	523	448	122	344	53	235	597	224	1.2	1.1
Ottawa	7,071	8,631	284	388	36	24	470	650	6,281	7,569	6.9	7.8
Peterborough	800	450	262	314	2	44	74	-	462	92	0.8	0.4
Sarnia	451	554	99	48	30	38	48	54	274	414	0.4	0.5
Sault Ste. Marie	632	767	517	626	2	14	-	-	113	127	0.6	0.7
Scarborough	6,140	5,554	1,238	830	835	197	920	1,316	3,147	3,211	6.0	5.0
St. Catharines	2,431	2,177	875	1,075	138	288	135	318	1,283	496	2.4	2.0
Sudbury	1,220	563	219	151	76	26	102	91	823	295	1.2	0.5
Thunder Bay	1,127	1,351	391	594	149	65	87	21	500	671	1.1	1.2
Toronto	3,657	2,996	67	42	118	108	86	129	3,386	2,717	3.6	2.7
Windsor	2,358	1,502	566	523	208	178	262	99	1,322	702	2.3	1.4
York	1,340	739	54	54	8	12	-	-	1,278	673	1.3	0.7
York, East	427	301	16	22	16	2	36	41	359	236	0.4	0.3
York, North	6,610	6,219	831	603	1,127	700	568	1,480	4,084	3,436	6.4	5.6
Total of 25 Municipalities	65,429	65,380	...	...	...	...	...	...	...	...	63.6	59.1
PROVINCIAL TOTAL	102,933	110,536	37,932	42,751	8,237	7,950	8,811	11,977	47,953	47,858	100.0	100.0

Source: "Housing Statistics - Ontario Region", Central Mortgage and Housing Corporation, Toronto.

C H A R T S

	<u>Page</u>
1. Number and value of mortgages registered, by month of registration, 1969 - 1973	65
2. Number and value of newly registered mortgage loans, 1969 - 1973 (estimated for 1974)	66
3. Comparative increase in the number and value of mortgages registered, by type of lender, 1970 - 1973	67
4. Percentage distribution of the number and value of mortgages registered, by county, 1973	68
5. Weighted average interest rate of mortgages, by type of lender, by quarter, 1969 - 1973	69
6. Average value of conventional mortgages, by selected characteristics, 1969 - 1973	70
7. Value of building permits issued, by type of structure, 1966 - 1973	71

CHART 1
NUMBER AND VALUE OF MORTGAGES* REGISTERED
BY MONTH OF REGISTRATION, 1969 - 1973



* Having values under \$500,000

CHART 2 NUMBER AND VALUE OF NEWLY REGISTERED MORTGAGE LOANS 1969 - 1973 (ESTIMATE FOR 1974)

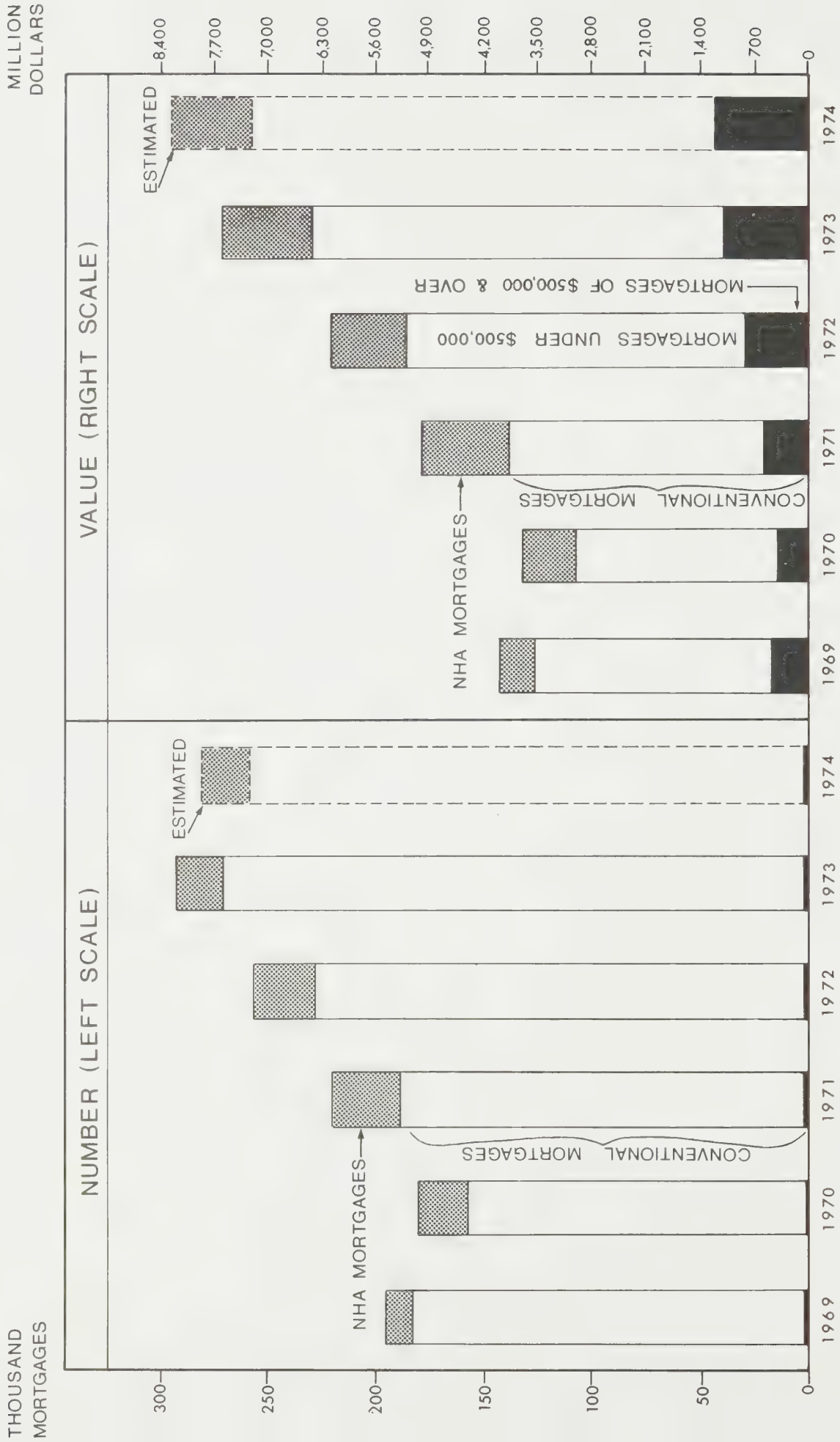
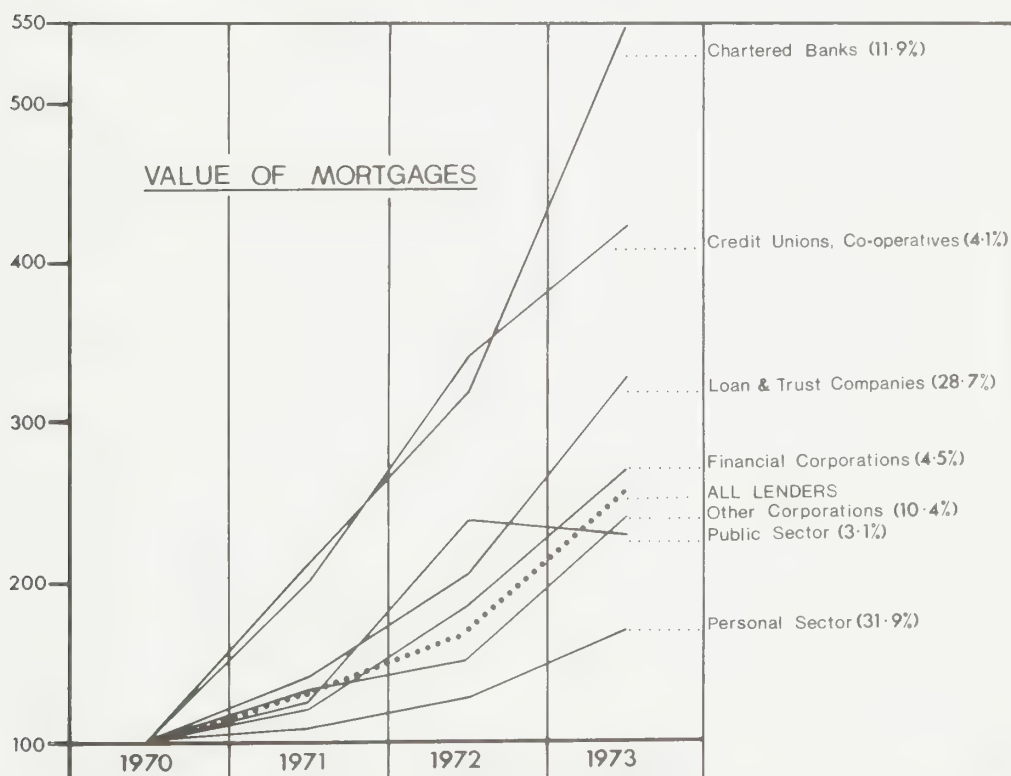
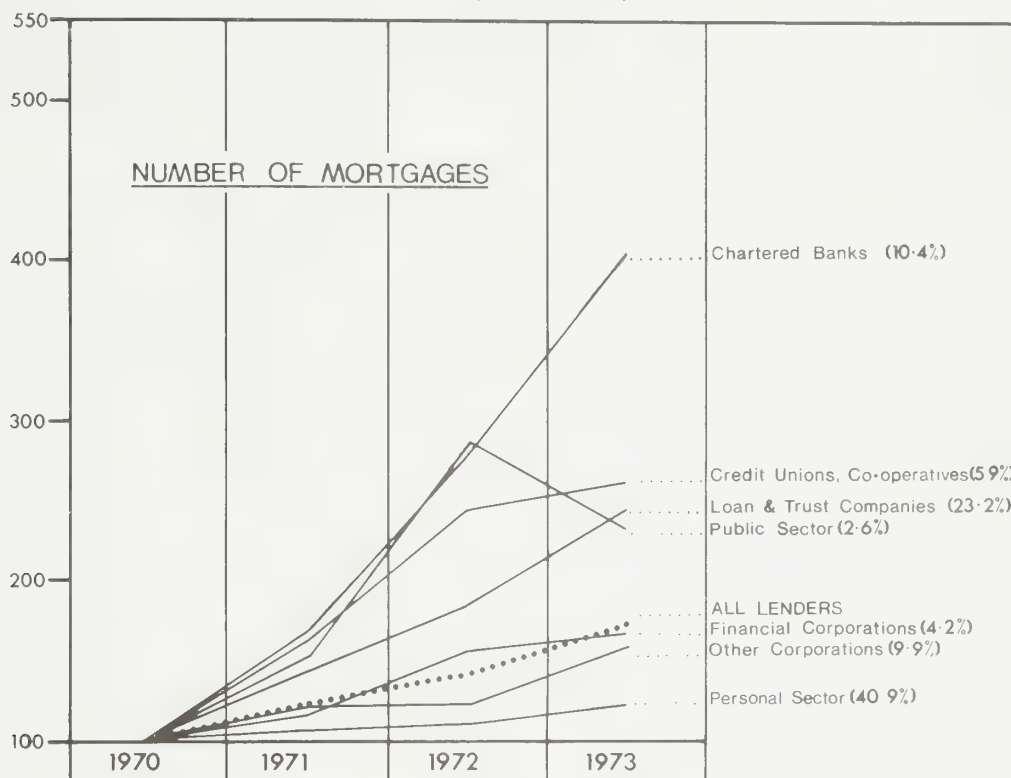


CHART 3
COMPARATIVE INCREASE IN THE NUMBER AND VALUE
OF MORTGAGES* REGISTERED IN ONTARIO,
BY TYPE OF LENDER, 1970-1973

(Index 1970=100.0)



Figures in brackets indicate proportion for each lender type of the total number and value of mortgages registered

Source: Table 14

* Having values under \$500,000

CHART 4
PERCENTAGE DISTRIBUTION OF THE NUMBER AND VALUE OF MORTGAGES*
REGISTERED, BY COUNTY, 1973

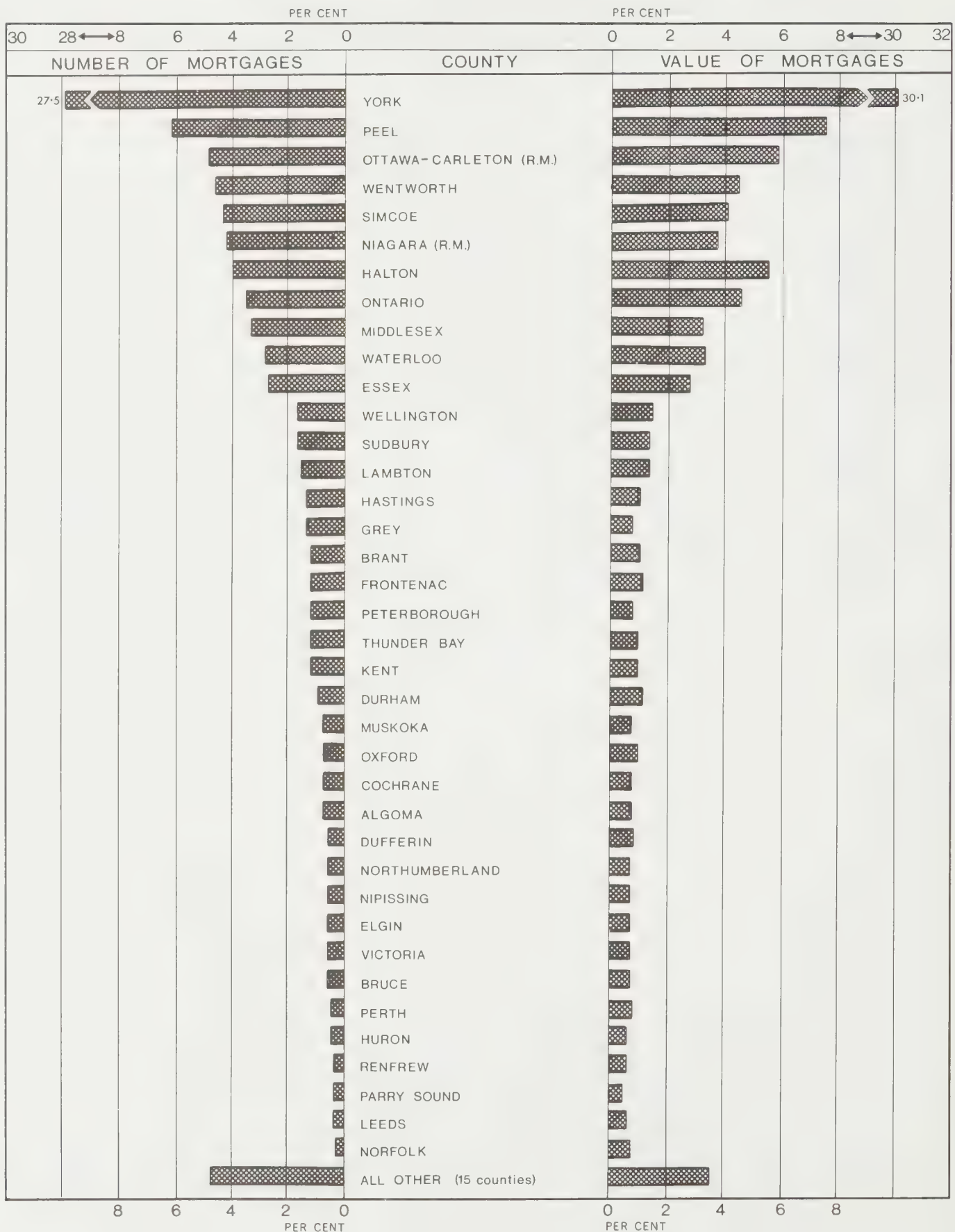
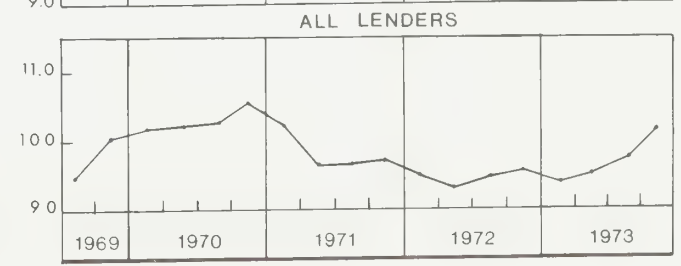
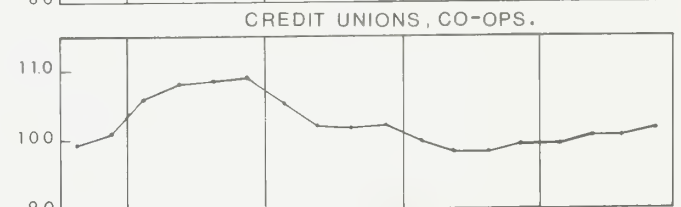
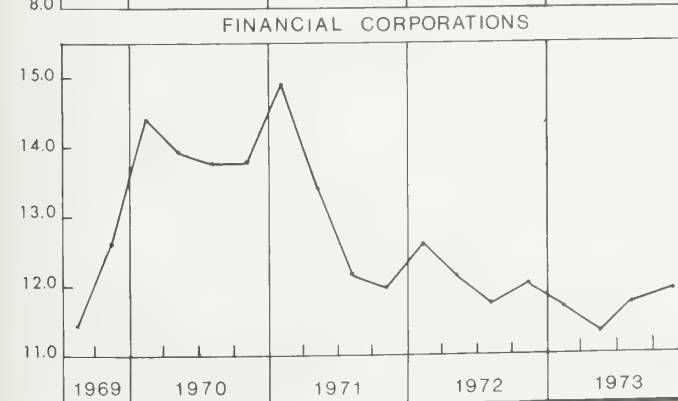
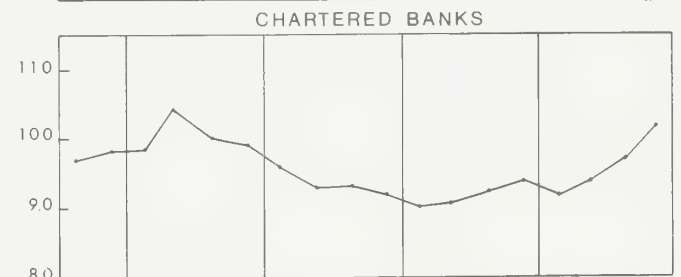
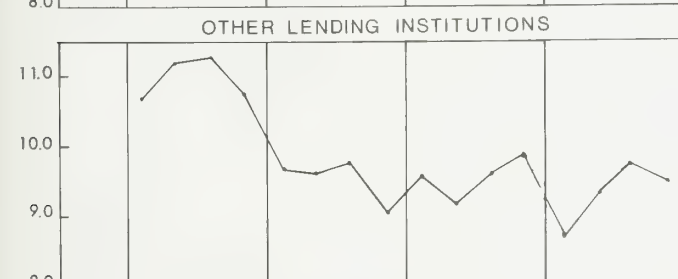
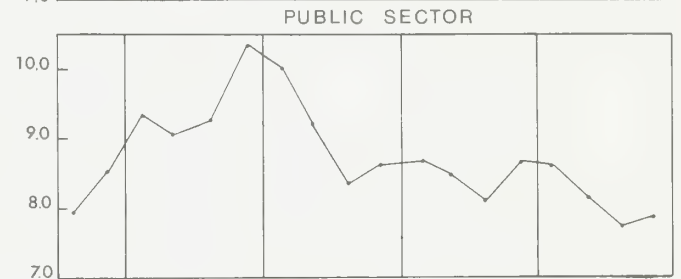
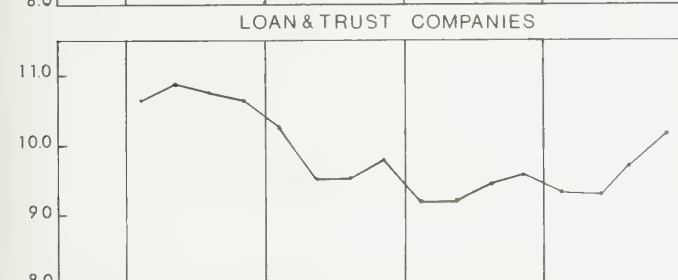
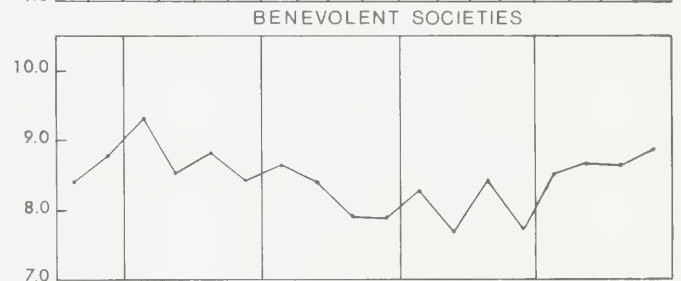
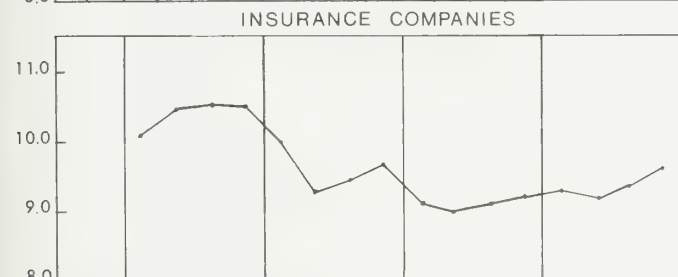
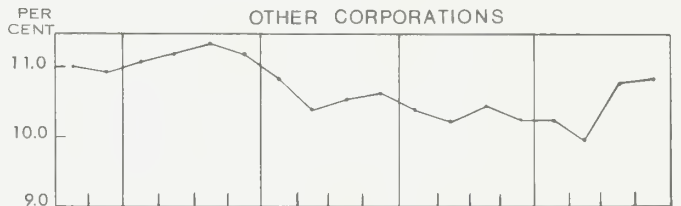
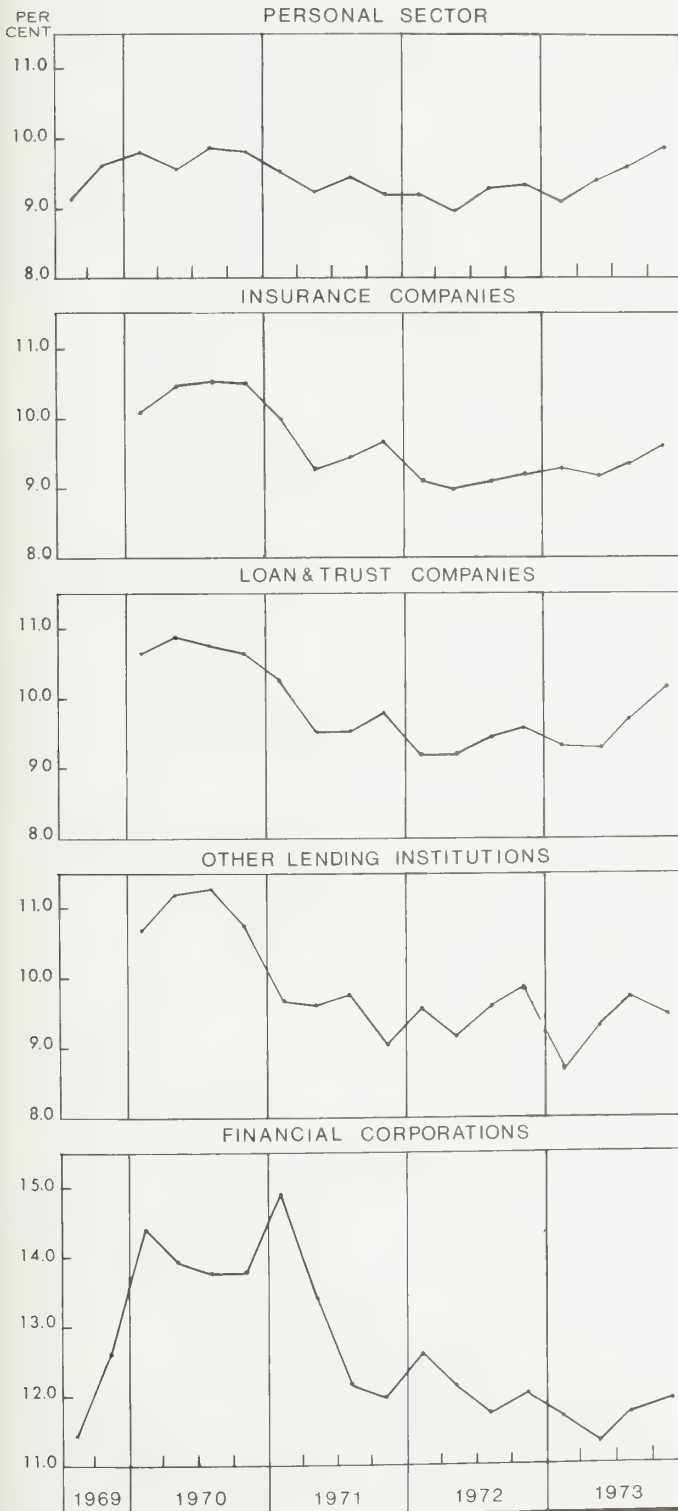


CHART 5

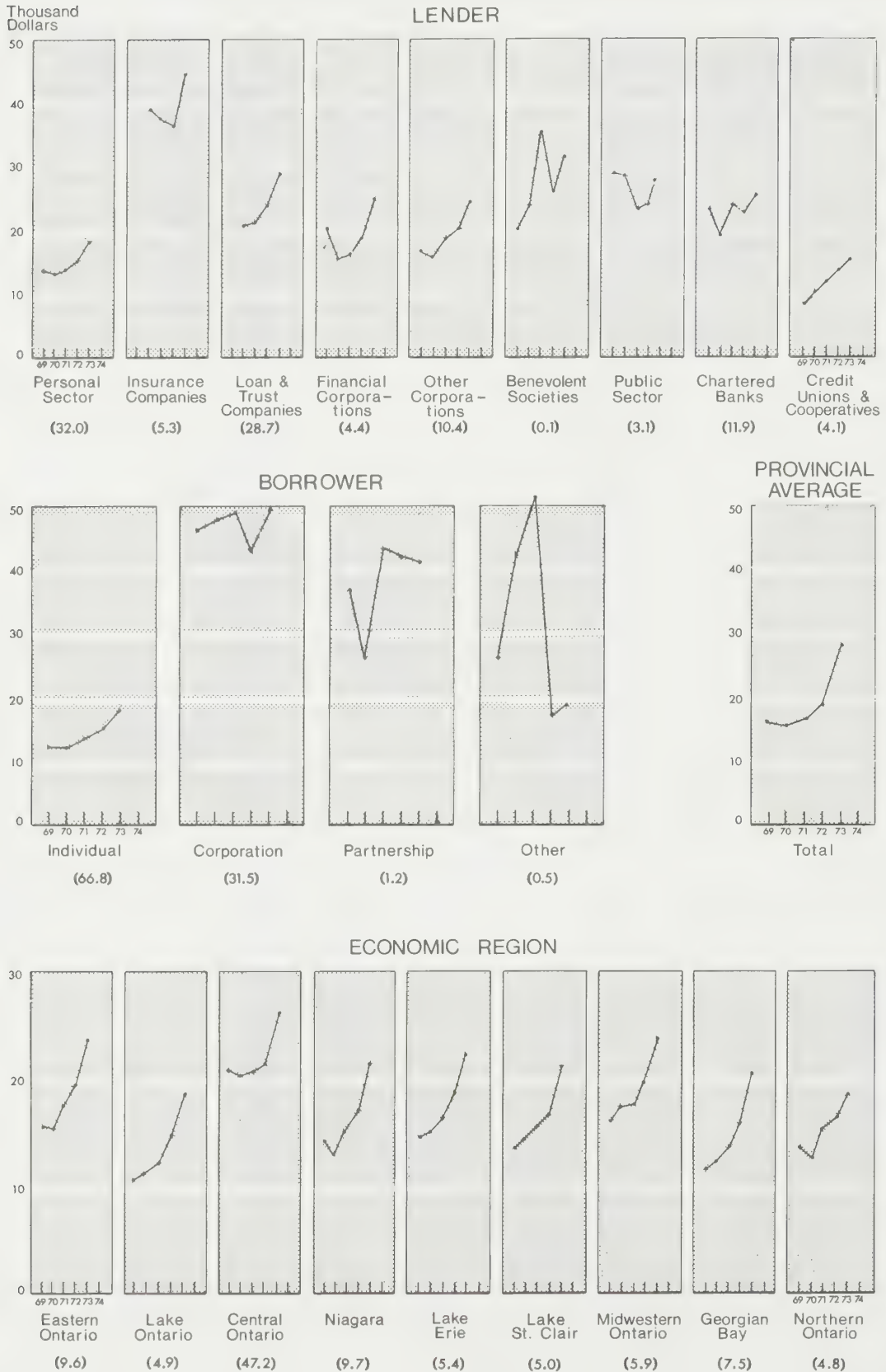
WEIGHTED AVERAGE INTEREST RATE OF MORTGAGES,* BY TYPE OF LENDER, BY QUARTER, 1969-1973



*Having values under \$ 500,000

CHART 6 AVERAGE VALUE OF CONVENTIONAL MORTGAGES,* BY SELECTED CHARACTERISTICS, 1969-1973

(Per cent of provincial total value of mortgages for 1973 shown in brackets)



* Having values under \$ 500,000

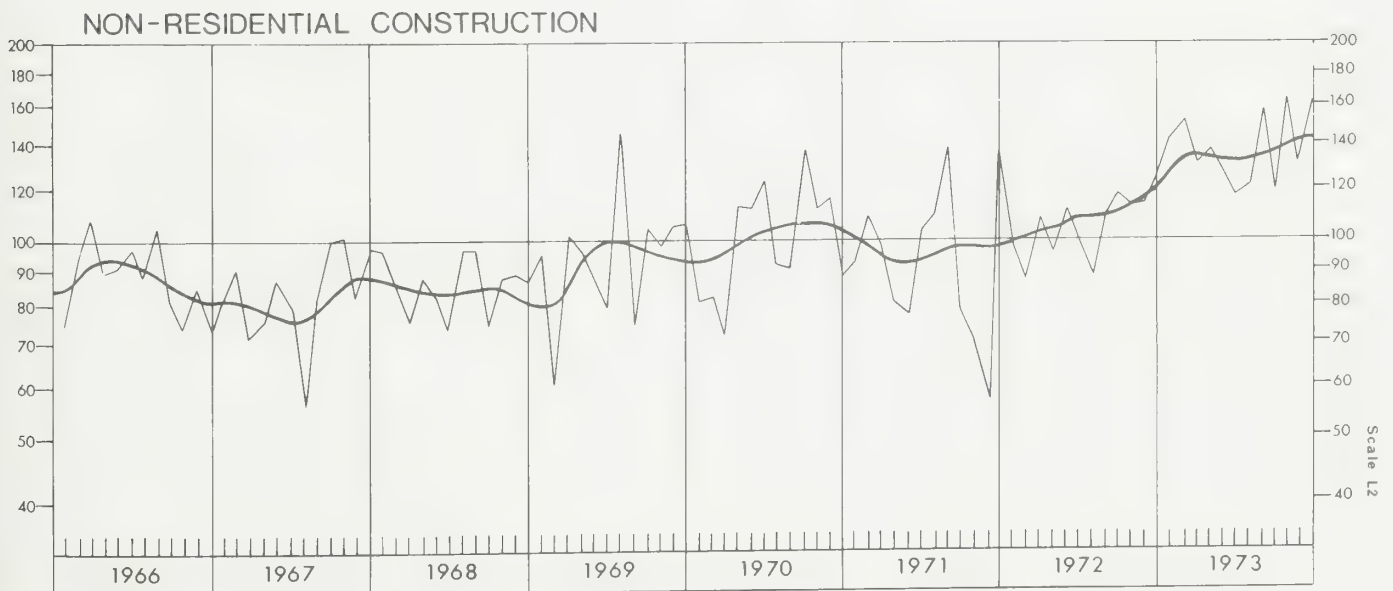
CHART 7

VALUE OF BUILDING PERMITS ISSUED, BY TYPE OF STRUCTURE, 1966-1973

(Seasonally Adjusted)



— TREND CYCLE



SOURCE:
STATISTICS CANADA, OTTAWA. SURVEY DATA SEASONALLY ADJUSTED BY ECONOMIC ANALYSIS BRANCH,
MINISTRY OF TREASURY, ECONOMICS AND INTERGOVERNMENTAL AFFAIRS, TORONTO.

APPENDICES

	<u>Page</u>
1. Definition of Terms	75
2. Tabular Listing of Registry and Land Titles Offices, by Registry Division, as of January 1, 1973	77

APPENDIX 1

Definition of Terms

A mortgage is defined as a transaction by which conditional conveyance of property is provided as security for the payment of a debt or the performance of some other obligation. A conventional mortgage is one which is financed through conventional sources, i.e., other than by government funds.

For purposes of this survey a "charge" under The Land Titles Act is treated here as a mortgage. Each of the following legal instruments is excluded in this definition of a mortgage.

- Bond mortgages (deeds of trust and mortgages)
- Debentures
- Instruments registered under Section 88 of the Bank Act (Canada)
- Claims for mechanics' liens with extended period of credit
- Mortgages of mortgages
- Transfers of charges containing provisions for retransferance
- Charges for installation of sanitary conveniences under The Public Health Act
- Agreements altering the terms of mortgages or charges
- Mortgages of leases
- Mortgage assignments
- Mortgages or liens on chattels and crops, caveats or lis pendens

Explanatory notes concerning some of the terms occurring in Tables 15(a) to 15(c) and 16, relating to statistical data on NHA-approved mortgages, are presented as follows. The bracketed references included are the appropriate sections of the National Housing Act, 1953 - 54, as amended.

1. New Housing Loans - are loans made on original new construction to create a dwelling unit or units.
2. Existing Housing Loans - are loans on dwelling units already constructed for residential purposes.

3. Approved Lender Loans - are loans made by lenders approved by the Governor-in-Council on an individual company basis for the purpose of making loans under the National Housing Act. The majority of these lenders are chartered banks, and life insurance, trust and mortgage loan companies. A small number of pension funds is also included, but their NHA activity forms only a small proportion of the total. Thus, for many purposes, the activity of the approved lenders under the National Housing Act may be taken as equivalent to the NHA activity of the group companies sometimes referred to as "lending institutions".
4. Low Income Housing Loans - are loans on dwellings financed by CMHC under the National Housing Act through aid to low income groups, and include loans to entrepreneurs and non-profit corporations (Section 15), public housing (Section 43), student housing (Section 47), Federal-Provincial rental and sales housing (Section 40), and low income housing financed under Sections 58 and 59.
5. Public Housing Loans - are loans granted by CMHC to a province, municipality or public housing agency for the construction or acquisition of a public housing project including the land upon which it is situated.
6. Other Housing Loans - includes housing loans granted by CMHC under Section 58 of the National Housing Act other than income housing, including loans under the Veterans' Land Act, the Farm Credit Act, loans for Urban Military Housing, and "Direct Government House-Building", i.e., living quarters for Department of National Defence and employees of other Federal Government departments.
7. Home-Ownership Loans - are loans granted for NHA-approved housing projects built for purposes of resale of the individual units to qualifying families.
8. Rental Loans - are loans granted for NHA-approved housing projects built for purposes of being rented to individuals or families with low incomes.

The classification of structures into groups for Tables 19(a) and 19(b) is dependent upon the intended use of the structure in case of new buildings; the present or intended use of the building to which repairs and improvements are being made; the principal use of the building where the intended use of the building is for more than one purpose.

APPENDIX 2

Tabular Listing of Registry and Land Titles Offices, by Registry Division, as of January 1, 1973

Office Code	Registry Division	Location of Office	Registry Office			Land Titles Office		
			Conventional Mortgages		Blow-up Ratio as at Jan.1,1973	Conventional Mortgages		Blow-up Ratio as at Jan. 1, 1973
			Total Registered in 1973	Included in Sample		Total Registered in 1973	Included in Sample	
01	Algoma	Sault Ste. Marie	2,011	464	5	340	340	1
02	Brant	Brantford	3,347	686	5			
03	Bruce	Walkerton	2,049	1,013	2	41	22	2
04	Ottawa	Ottawa	5,539	1,192	5	2,245	1,093	2
05	Carleton	Ottawa	5,409	1,003	5			
06	Cochrane	Cochrane	Nil	Nil	1	2,484	1,253	2
07	Dufferin	Orangeville	2,288	1,140	2			
08	Dundas	Morrisburg	408	408	1			
09	Durham East	Port Hope	839	447	2			
10	Durham West	Bowmanville	1,957	975	2	Nil	Nil	1
11	Elgin	St. Thomas	2,112	1,139	2	50	50	1
12	Essex	Windsor	6,931	754	10	700	700	1
13	Frontenac	Kingston	3,337	695	5			
14	Glengarry	Alexandria	484	484	1			
15	Grenville	Prescott	734	734	1			
16	Grey North	Owen Sound	2,158	433	5			
17	Grey South	Durham	1,243	616	2			
18	Haldimand	Cayuga	1,402	699	2			
19	Haliburton	Minden	1,110	545	2			
20	Halton	Milton	7,847	790	10	3,179	1,862	2
21	Hastings	Belleville	3,406	659	5	23	23	1
22	Huron	Goderich	1,824	909	2			
23	Kenora	Kenora	73	73	1	693	693	1
24	Kent	Chatham	3,241	635	5			
25	Lambton	Sarnia	4,170	865	5			
26	Lanark North	Almonte	523	523	1			
27	Lanark South	Perth	674	674	1			
28	Leeds	Brockville	1,655	807	2			
29	Lennox	Napanee	1,380	629	2			
30	Niagara North	St. Catharines	5,737	1,327	5	188	188	1
31	Manitoulin	Gore Bay	255	255	1	14	14	1
32	London	London	2,176	427	5	181	181	1
33	Middlesex East	London	6,370	1,331	5			
34	Middlesex West	Glencoe	722	361	2	38	38	1
35	Muskoka	Bracebridge	1,643	822	2	942	466	2
36	Nipissing	North Bay	678	678	1	1,489	877	2
37	Norfolk	Simcoe	1,493	742	2			
38	Northumberland East	Colborne	1,092	539	2			
39	Northumberland West	Cobourg	1,102	561	2			
40	Ontario County	Whitby	6,772	651	10	3,244	1,569	2
41	Oxford	Woodstock	2,195	1,138	2	306	306	1
42	Parry Sound	Parry Sound	792	792	1	919	461	2
43	Peel	Brampton	14,396	1,449	10	2,672	525	5
44	Perth	Stratford	1,946	1,028	2			
45	Peterborough	Peterborough	3,338	644	5	Nil	Nil	1
46	Prescott	L'Orignal	529	529	1	259	259	1
47	Prince Edward	Pictou	816	816	1			
48	Rainy River	Fort Frances	1	1	1	321	321	1
49	Renfrew	Pembroke	1,757	990	2			
50	Russell	Russell	1,462	786	2	Nil	Nil	1
51	Simcoe	Barrie	11,586	1,162	10	86	86	1
52	Stormont	Cornwall	1,353	622	2			
53	Sudbury	Sudbury	352	352	1	4,156	881	5
54	Timiskaming	Haileybury	Nil	Nil	1	652	363	2
55	Thunder Bay	Thunder Bay	2,214	1,116	2	1,060	527	2
57	Victoria	Lindsay	2,117	425	5			
58	Waterloo North	Kitchener	5,923	1,309	5			
59	Niagara South	Welland	5,477	1,221	5	34	34	1
60	Wellington North	Arthur	1,024	509	2			
61	Wellington South	Guelph	3,512	720	5			
62	Wentworth	Hamilton	11,181	1,146	10	1,147	1,147	1
63	Toronto	Toronto	18,689	1,862	10			
64	Toronto Boroughs and York S.	Toronto	25,815	1,292	20			
65	York North	Newmarket	5,352	1,073	5	25,460	1,388	20
66	Toronto and York	Toronto						
67	Waterloo South	Cambridge	2,300	1,200	2			
All Registry Divisions			220,318	49,867	4.4	52,923	15,667	3.4

REALTY MORTGAGE LOANS REGISTERED IN ONTARIO DURING 1974



Ontario

CENTRAL STATISTICAL SERVICES
MINISTRY OF TREASURY, ECONOMICS AND
INTERGOVERNMENTAL AFFAIRS

For copies of this Report, or related statistical
information, enquiries should be directed to:

A.W. MacKINNON, STATISTICIAN
MINISTRY OF TREASURY, ECONOMICS &
INTERGOVERNMENTAL AFFAIRS
56 WELLESLEY ST. WEST, 9th FLOOR
TORONTO, ONTARIO M5S 1C3

REALTY MORTGAGE LOANS
REGISTERED IN ONTARIO
DURING 1974

MINISTRY OF TREASURY, ECONOMICS AND
INTERGOVERNMENTAL AFFAIRS

HON. W. DARCY MCKEOUGH
TREASURER OF ONTARIO AND
MINISTER OF ECONOMICS AND INTERGOVERNMENTAL AFFAIRS

A. RENDALL DICK
DEPUTY MINISTER

PREFACE

This fifth annual statistical report provides estimates of quarterly data on mortgages registered in the Province of Ontario during 1974.

The tabular data are presented in three parts. Part I shows data estimates on the number, value and average value of newly registered conventional mortgages, distributed by county, lender type and borrower type. Part II gives county distributions of the number, value and average value of NHA-approved lender loans for new and existing housing. Part III deals with the number of housing starts for selected municipalities, as well as building permits, classified by type of structure.

We wish to acknowledge the assistance of the Director of Land Registration and his field operations staff in recording and submitting the sample mortgage data to the Ontario Statistical Centre.

This report was prepared by the Surveys and Statistical Standards Section of the Ontario Statistical Centre, Ministry of Treasury, Economics and Intergovernmental Affairs.

October 24, 1975

Ontario Statistical Centre,
Central Statistical Services.

SYMBOLS USED IN REPORT

- Nil or zero
- Amount too small to be expressed
- .. Figures not available
- ... Figures not appropriate or not applicable

C O N T E N T S

	<u>Page</u>
INTRODUCTION AND DESCRIPTION	
I The Survey	1
a) Background	
b) Data Source	
c) Limitations of the Data	
d) Sampling Method	
e) Estimating Procedures	
II Land Registration Systems in Ontario	3
a) The Registry System	
b) The Land Titles System	
III NHA and Other Related Data Series	4
a) NHA Sponsored Mortgage Activity	
b) Building Permit Data Series	
c) Housing Starts	
ANALYSIS	
I Statistical Highlights, 1971 - 1974	5
II Characteristics of Conventional Mortgages	8
a) Lender and Borrower Types	
b) Mortgage Interest Rates	
TABLES	11
CHARTS	43
APPENDICES	53

INTRODUCTION AND DESCRIPTION

I The Survey

a) Background

Early in 1969, as a result of an agreement among the Ontario Statistical Centre, Statistics Canada and the Central Mortgage and Housing Corporation, the Centre agreed to conduct a sample survey on new conventional mortgages registered in Ontario. It was agreed that the survey methodology would be comparable to the national survey previously conducted by CMHC¹, although on a much broader data base.

The survey provides statistics only on conventional mortgages (Tables 1 to 7). Thus, in order to provide comprehensive survey data on all new mortgage loan activity in the Province, total data on National Housing Act loans compiled by CMHC are included in this annual report (Tables 8 and 9).

b) Data Source

The source of data supporting this report is the mortgage deed. These deeds are registered and filed in the various registry and land titles offices which are administered by the Property Rights Division of the Ministry of Consumer and Commercial Relations.

c) Limitations of the Data

Considerable interest has been expressed in obtaining data on property use (i.e., residential, farm, commercial, industrial, institutional, etc.), and the security ranking of the mortgage (i.e., 1st, 2nd, etc.). Such information, however, is not available from the source document. Because of this limitation, the usefulness of the reported interest rates is severely curtailed. Further, the source document does not show whether loans covered real property only, buildings only, or property and buildings combined, or whether the structures, as mortgaged, were new or used.

The registry and land titles records for the Township of Cumberland in the Regional Municipality of Ottawa-Carleton remain in the registry office for the County of Russell. Thus, all statistical tables within this report showing county and related geographic distributions of conventional mortgages are affected by this administrative arrangement.

1. See published annual reports entitled "Canadian Housing Statistics", Economic and Statistical Services Division, Central Mortgage and Housing Corporation, Ottawa.

Since the definition of administrative boundaries of some Registry Divisions do not coincide with certain Regional Municipalities (Haldimand-Norfolk and Durham), it is necessary to record survey data by the former county boundaries for such geographic areas. Such statistical presentation is also necessary in order to maintain comparability with traditional boundaries of the ten Economic Regions.

d) Sampling Method

The sampling technique of stratified systematic sampling was employed to obtain the monthly data in this survey. The total population of conventional mortgages newly registered in the Province was divided into sub-populations or strata. The individual registry or land titles offices are sub-populations, each of which is sampled independently. Of those 98 potential samples from sub-populations in 1974, four offices did not register any conventional mortgage and were excluded.

Each office was allocated a sampling ratio, designed to ensure an adequate number of statistical observations in order to achieve a predetermined minimum degree of error, not in excess of 5 per cent. These ratios (shown on page 57) range in size by office from 1 (i.e., all mortgages) to 1/20 (every twentieth mortgage). The total sample of newly registered conventional mortgages from all sub-populations aggregated to approximately one-quarter of all those registered in the Province.

e) Estimating Procedures

From the sampled values, estimates for each population value are obtained by multiplying the sample value for each characteristic with the inverse of the sampling ratio for each office (i.e., blow-up factor).

For mortgages having a value of \$500,000 and over, quarterly estimates only are calculated, and only at the provincial level. The blow-up factor used in estimates of these large mortgages is the inverse of the sampling ratio for the Province as a whole. Due to the relatively small frequency of such mortgages (with 0.4 per cent of the total number and 18.1 per cent of the total value during 1974), it is not possible to provide reliable estimates on the nature of the usual loan characteristics, other than by lender and borrower types [Tables 1(a) and 1(b)] and by Economic and Planning Regions [Tables B and C].

Although all data estimates are subject to the usual sampling errors, the data obtained from a sample as presented in this report are sufficiently accurate for reflecting total group performance and in identifying trends for analytical purposes.

II Land Registration Systems in Ontario

Under the British North America Act (1867), the authority for property rights is vested in the provincial governments. In Ontario all patented land is administered either under the registry system or the land titles system. The total number of land parcels in the Province, as well as the area or number of parcels covered by each system, cannot be determined precisely. The most recent estimate¹ available, however, is three million parcels, of which about 500,000, or 16.7 per cent of the total, are governed by the Province's land titles system. The remaining 83.3 per cent fall within the land registry system. The proportion of land parcels under the land titles system is expected to continue to increase over the next decade.

a) The Registry System

The registry system was established in Ontario in 1795. It is essentially a means of storing documents relating to interests in land. The Province generally makes no affirmation of effectiveness of such documents. They are simply made available to the public for examination. At present there are 65 local registry offices established throughout the Province (refer to listing on page 57). The registry system encompasses most of southern Ontario and small parts of northern Ontario.

b) The Land Titles System

The land titles system was established in Ontario in 1885. It is essentially an affirmation of the ownership of interests in land. There are currently 33 local offices operating under the land titles system. This system governs most of the patented land in northern Ontario and parts of southern Ontario. In most instances local offices for the registry and land titles systems in a municipality share the same office facilities and much of the same staff and equipment.

1. Based upon information received from the Land Registry Management Committee, constituted in 1974 and reporting to the Property Rights Division of the Ministry of Consumer and Commercial Relations. This Committee is currently conducting a research project known as POLARIS (Province of Ontario Land Registration Information System).

III NHA and Other Related Data Series

a) NHA Sponsored Mortgage Activity

By special arrangement with CMHC, this publication includes statistics on the number, value and average value of NHA-approved lender loans for new and existing housing, distributed by both the economic and planning regions of Ontario. The NHA loan data are shown as netted totals. That is, when the amount of a loan in the year of initial approval is reduced for any reason during a subsequent year, or the loan is completely cancelled after its initial approval, the corresponding totals for the affected geographic area in the later year(s) are reduced to reflect these changes. Net data take such changes into account at the time they occur. Definition of selected terms used in this data series are presented in Appendix 1.

NHA mortgage data by county were compiled from accumulations for Metropolitan Areas, Large Urban Centres and Urban Agglomerations. The latter group consists of Urban Centres and Census Agglomerations of municipalities, each with a total population of 40,000 and over, based on 1971 Census population.

Changes in area definitions and in population size groupings, resulting from the quinquennial Censuses, are incorporated in the 1974 survey data. These changes necessitate great caution in attempting year-to-year comparisons before 1972. For example, the former Major Urban Areas of Niagara, St. Catharines, and Welland have been combined into St. Catharines - Niagara Metropolitan Area.

b) Building Permit Data Series

Tables 19(a), 19(b) and Chart 7 show distributions of the value of building permits issued by municipalities in Ontario over a number of years. Due to technical difficulties, Chart 7 can no longer be presented on a seasonally adjusted basis. Statistical coverage in this series is approximately 93 per cent.

Since the mortgage document filed for registration at the various registry offices does not designate property use, the building permit series is included here as supplemental data. Although not providing any direct comparisons, it can indicate directions of activity concerning property use. A much more complete data series on information from this source document is published monthly by Statistics Canada.

c) Housing Starts

The number of housing starts by type of structure for the years 1973 and 1974, obtained from the Ontario Regional Office of CMHC, are shown in Table 13. These statistics are presented for municipalities (proper) having populations in excess of 50,000.

ANALYSIS

I Statistical Highlights, 1971 - 1974

The upward trend which characterized the estimated number of new mortgages in Ontario (including NHA and conventional) commencing prior to 1971 came to a halt in 1974. There was a 5 per cent decline to 281,492 mortgages in 1974 from the previous year's total of 296,044, with a further 5 per cent drop anticipated during 1975 (see Table A). This reversal in the total demand for mortgages was the result of a decline in the number of conventional mortgages of 4.7 per cent in 1974 and an expected decline of 8.2 per cent during 1975.

The total value of mortgages continued its upward trend into 1974. The 1974 value of \$9,098,075,000 was a 5.5 per cent increase over the 1973 total of \$8,623,438,000. However, an actual decline is forecasted for 1975. Strong inflationary pressures on property values have tended to push the average value of mortgages upwards, and at the same time caused a decline in the demand for mortgages. The eventual result could be a decrease in the total value of mortgages for 1975.

Tables B and C provide a provincial summary of the number, value and average value of both NHA and conventional mortgages for 1974, distributed by economic and planning regions respectively. As in 1973, higher average values were recorded in Eastern Ontario and Central Ontario - the more populated areas where land prices are somewhat higher.

Table A - Summary of All Mortgages Registered in Ontario During 1971 - 1974
(includes estimate for 1975)

Type of Mortgage Loan	1971	1972	1973	1974	1975*
<u>Number of Loans</u>					
National Housing Act	28,630	27,340	22,803	20,988	28,430
Conventional	188,495	226,945	273,241	260,504	239,182
Total	217,125	254,285	296,044	281,492	267,612
<u>Value of Loans (\$000)</u>					
National Housing Act	1,065,783	1,090,688	1,020,366	793,734	1,075,592
Conventional	3,860,086	5,154,736	7,603,072	8,304,341	7,616,755
Total	4,925,869	6,245,424	8,623,438	9,098,075	8,692,347
<u>Average Value of Loans (\$)</u>					
National Housing Act	37,226	39,893	44,747	37,818	37,833
Conventional	20,479	22,714	27,826	31,878	31,845
Total	22,687	24,561	29,129	32,321	32,481

* Annual data estimated, based on first six months of 1975.

TABLE B - Summary of All Mortgage Loans, by Economic Region, 1974

Economic Region	NHA-Approved Mortgages			Conventional Mortgages			All Mortgages
	Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$	
Eastern Ontario	2,989	119,239	39,893	25,215	956,098	37,918	38,127
Lake Ontario	1,682	63,378	37,680	16,914	447,968	26,485	27,498
Central Ontario	5,349	268,794	50,251	104,749	3,595,367	34,324	35,097
Niagara	2,668	86,830	32,545	27,868	804,440	28,866	29,187
Lake Erie	1,051	46,667	44,402	15,333	519,057	33,852	34,529
Lake St. Clair	1,360	40,488	29,771	15,594	431,175	27,650	27,820
Midwestern Ontario	1,550	48,631	31,375	17,319	528,388	30,509	30,580
Georgian Bay	419	14,894	35,547	23,783	632,969	26,614	26,769
Northeastern Ontario	2,541	67,656	26,626	10,099	254,535	25,204	25,490
Northwestern Ontario	1,379	37,463	27,167	3,630	134,344	37,009	34,300
PROVINCIAL TOTAL	20,988	794,040	37,833	260,504	8,304,341	31,878	32,322

TABLE C - Summary of All Mortgage Loans, by Planning Region, 1974

Planning Region	NHA-Approved Mortgages			Conventional Mortgages			All Mortgages
	Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$	
Eastern Ontario	3,387	134,173	39,614	30,453	1,076,858	35,361	35,787
Central Ontario	10,890	452,487	41,551	175,873	5,684,441	32,321	32,859
Southern and Western Ontario	2,729	100,240	36,731	38,911	1,115,408	28,666	29,194
Northeastern Ontario	2,603	69,677	26,768	11,637	293,290	25,203	25,489
Northwestern Ontario	1,379	37,463	27,167	3,630	134,344	37,009	34,300
PROVINCIAL TOTAL	20,988	794,040	37,833	260,504	8,304,341	31,878	32,322

CONVENTIONAL MORTGAGES

Table D - Summary of Selected Mortgage Characteristics (Under \$500,000), by Type of Lender, 1971 - 1974

Type of Lender	Average Interest Rate (Per Cent)				Average Term (Years)				Per Cent of Total Number of Mortgages				Per Cent of Total Value of Mortgages				Average Value of Mortgages \$			
	1971	1972	1973	1974	1971	1972	1973	1974	1971	1972	1973	1974	1971	1972	1973	1974	1971	1972	1973	1974
Personal Sector	9.29	9.14	9.43	10.79	6.81	6.46	6.22	5.53	49.1	43.9	40.8	39.7	38.6	35.0	32.0	32.9	13,578	15,135	18,373	22,272
Lending Institutions:																				
(a) Insurance Companies	9.53	9.10	9.29	10.23	17.49	17.40	18.12	16.95	1.9	1.9	2.8	2.0	4.2	3.8	5.3	3.5	38,297	37,275	44,415	44,397
(b) Loan and Trust Companies	9.73	9.34	9.62	10.91	5.18	5.22	5.22	5.08	20.0	20.8	23.2	23.8	25.3	26.4	28.7	29.0	21,921	24,207	29,098	31,675
Financial Corporations (excluding Lending Institutions)	13.04	12.08	11.62	13.86	5.06	6.37	6.03	5.09	4.1	4.7	4.2	5.1	4.0	4.7	4.5	4.8	16,882	19,097	25,213	24,890
Other Corporations	10.61	10.30	10.40	11.51	5.72	5.66	5.62	4.90	10.5	9.3	9.9	9.9	11.6	9.7	10.4	9.7	19,047	20,104	24,963	24,928
Benevolent Societies	8.21	8.03	8.62	9.88	6.46	7.47	6.05	6.16	0.1	0.1	0.1	0.1	0.2	0.2	0.1	0.2	36,144	26,331	32,254	30,188
Public Sector	9.02	8.40	8.08	8.56	17.10	18.91	20.01	20.59	2.4	3.8	2.6	3.2	3.3	4.9	3.1	4.3	23,381	24,304	28,284	36,752
Chartered Banks	9.37	9.14	9.58	11.08	6.83	7.07	5.77	5.86	6.3	8.7	10.5	11.9	9.0	10.3	11.8	12.9	24,587	22,434	26,734	27,992
Credit Unions, Co-operatives	10.22	9.82	10.03	11.41	5.01	5.26	5.36	5.14	5.6	6.8	5.9	4.3	3.8	5.0	4.1	2.7	11,954	14,017	16,293	16,297
ALL LENDERS	9.76	9.47	9.66	10.82	7.01	7.01	6.94	6.81	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	17,291	19,009	23,590	25,820

Table E - Summary of Selected Mortgage Characteristics (Under \$500,000), by Type of Borrower, 1971 - 1974

Type of Borrower	Average Interest Rate (Per Cent)				Average Term (Years)				Per Cent of Total Number of Mortgages				Per Cent of Total Value of Mortgages				Average Value of Mortgages \$			
	1971	1972	1973	1974	1971	1972	1973	1974	1971	1972	1973	1974	1971	1972	1973	1974	1971	1972	1973	1974
Individual	9.68	9.54	9.74	10.95	6.99	6.87	6.89	7.10	89.4	85.9	83.9	83.4	70.1	69.2	66.8	68.9	13,553	15,302	18,798	21,568
Corporation	9.99	9.30	9.49	10.54	7.06	7.33	6.96	6.10	9.7	13.0	14.8	15.2	27.6	29.1	31.5	29.5	40,099	42,623	49,986	50,444
Partnership	9.51	9.21	9.28	10.29	7.72	7.21	7.91	7.38	0.7	0.5	0.7	0.7	1.7	1.2	1.2	0.9	42,915	41,853	41,019	39,299
Other	8.98	9.03	9.42	10.92	6.28	9.02	8.97	8.86	0.2	0.6	0.6	0.7	0.6	0.5	0.5	0.7	51,577	17,558	19,568	26,328
ALL BORROWERS	9.76	9.47	9.66	10.82	7.01	7.01	6.94	6.82	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	17,291	19,009	23,590	26,127

II Characteristics of Conventional Mortgages

a) Lender and Borrower Types

The Personal Sector [Table 1(a)] was again the largest single contributor of conventional mortgage funds. In 1971 personal mortgages represented about 49 per cent of the total number and 39 per cent of the value. This predominance has been diminishing steadily. In 1974 mortgage funds from the Personal Sector dropped to about 40 per cent in number of loans and 33 per cent in value. The percentage difference is being picked up mostly by Loan and Trust Companies and Chartered Banks. In 1971 Chartered Banks accounted for 6 per cent of the total number and 9 per cent of the value, while in 1974 they accounted for 12 per cent of the number and 13 per cent of the value.

From among the four borrower types shown in Table 1(b), the Individual group predominated, accounting for 83.4 per cent of the total number of mortgages and 68.9 per cent of the value in 1974. Loans received by Corporations (Table E) account for a relatively large portion of the value, with the total varying from a high of 31.5 per cent in 1973 to a low of 27.6 per cent in 1971.

Tables D and E present five selected variables across the spectrum of lender and borrower types for the years 1971 to 1974. The highest average interest rates among lenders were recorded by Financial Corporations, while the Public Sector and Benevolent Societies recorded the lowest. The Public Sector and Insurance Companies offered the longest term lengths, in the 15 to 20 year range, while other lenders fluctuate about the 5 year range. The average value of mortgages for both Insurance Companies and the Public Sector is significantly higher than for any other lender group. Borrowers on the other hand, whether personal or business-oriented, pay similar interest rates with terms averaging about the 7 year range.

Although it is not possible to allocate the 8.7 per cent NHA component (Table A) of the total value of all mortgages in 1974 across these lender and borrower types, it is estimated that, of the approved lenders, the Loan and Trust Companies account for the largest share, followed by Chartered Banks and Insurance Companies. Then it is quite probable that Loan and Trust Companies in actual fact surpass the Personal Sector in terms of value of all mortgages registered in Ontario in 1974.

b) Mortgage Interest Rates

The calculation of interest rates shown in Tables 4 and 5, is based upon the simple interest rate recorded in each registered deed, weighted by the size or dollar amount of the appropriate individual loans included in the sample. In view of the lack of information on security ranking of conventional mortgages (i.e., 1st, 2nd or 3rd mortgages), one should be aware of the potential ambiguities of the weighted average interest rates presented in this report. It is quite possible that the recording of a trend movement within the data over a period of time could be the influence of changes in the "mix" of first and second mortgages, and/or of real changes in the market interest rate.

Nevertheless, the overall trend of interest rate changes on mortgage loan activity (and indirectly all loans) is visible. In the fourth quarter of 1974, interest rates rose above the 12 per cent level with an apparent strong tendency towards tightening of the money supply. Except for a slight dropping off in the first quarter of 1975, it is expected that the upward shift will continue throughout the balance of 1975.

T A B L E S

Page

I - CONVENTIONAL MORTGAGES

All Values

- | | |
|--|----|
| 1. Provincial summary of all mortgages by: | |
| (a) type of lender, 1974 | 13 |
| (b) type of borrower, 1974 | 14 |

Values of Under \$500,000

- | | |
|--|----|
| 2. Number and value of mortgages, by quarter by: | |
| (a) county and economic region, 1974 | 15 |
| (b) county and planning region, 1974 | 17 |
| (c) type of lender, 1974 | 19 |
| (d) type of borrower, 1974 | 20 |
| 3. Average value of mortgages, by quarter, by: | |
| (a) county and economic region, 1974 | 21 |
| (b) planning region, 1974 | 23 |
| (c) type of lender, 1974 | 23 |
| (d) type of borrower, 1974 | 23 |
| 4. Weighted average interest rate of mortgages,
by county and economic region, by quarter, 1974 | 24 |
| 5. Weighted average interest rate and weighted
average term of mortgages, by quarter, by: | |
| (a) economic region, 1974 | 26 |
| (b) type of lender, 1974 | 27 |
| (c) type of borrower, 1974 | 27 |
| 6. Ranking of counties by number and value of
mortgages, 1974 | 28 |
| 7. Number and value of mortgages, percentage
distribution, and index of change, by type
of lender, 1971 - 1974 | 30 |

II - NHA-APPROVED MORTGAGES

- | | |
|--|----|
| 8. Number, value and average value of mortgages,
by county, and economic region, for: | |
| (a) new housing, 1974 | 31 |
| (b) existing housing, 1974 | 33 |
| (c) new and existing housing, 1974 | 35 |
| 9. Number, value and average value of mortgages
for new and existing housing, by planning
region, 1974 | 37 |

	<u>Page</u>
III - <u>OTHER RELATED DATA</u>	
10. Average interest rate of mortgages, Canada, by month, 1972 - 1974	38
11. Estimated value of mortgage investments held by selected financial institutions, Canada, by quarter, 1972 - 1974	39
12. Value of building permits issued by: (a) type of structure, 1968 - 1974	40
(b) economic region (residential and all structural types), 1968 - 1974	41
13. Number of housing starts for selected municipalities, by type of structure, 1973 and 1974	42

CONVENTIONAL MORTGAGES

Table 1(a) - Provincial Summary of All Mortgages, by Type of Lender, 1974

Type of Lender	Conventional Mortgages Having Values		All Conventional Mortgages	Per Cent
	Under \$500,000	\$500,000 and Over		
	N U M B E R			
Personal Sector:				
(a) Individual	101,715	177	101,892	39.1
(b) Mutual & Pension Funds, Partnerships	411	5	416	0.2
Insurance Companies	5,142	140	5,282	2.0
Loan & Trust Companies ¹	62,468	277	62,745	24.1
Financial Corporations (excl. Lending Institutions)	13,239	87	13,326	5.1
Other Corporations	25,458	204	25,662	9.8
Benevolent Societies	332	9	341	0.1
Public Sector	8,464	35	8,499	3.3
Chartered Banks	30,941	188	31,129	12.0
Credit Unions, Co-operatives	11,212	-	11,212	4.3
ALL LENDERS	259,382	1,122	260,504	100.0
	V A L U E (Thousand dollars)			
Personal Sector:				
(a) Individual	2,190,827	240,292	2,431,119	29.3
(b) Mutual & Pension Funds, Partnerships	18,321	6,825	25,146	0.3
Insurance Companies	241,401	185,322	426,723	5.1
Loan & Trust Companies ¹	2,008,089	375,773	2,383,862	28.7
Financial Corporations (excl. Lending Institutions)	328,143	113,285	441,428	5.3
Other Corporations	653,712	283,792	937,504	11.3
Benevolent Societies	10,579	11,037	21,616	0.3
Public Sector	286,852	49,585	336,437	4.1
Chartered Banks	878,853	235,217	1,114,070	13.4
Credit Unions, Co-operatives	186,436	-	186,436	2.2
ALL LENDERS	6,803,213	1,501,128	8,304,341	100.0

1. The classification "Other", as shown separately in annual reports prior to 1973, is included here.

CONVENTIONAL MORTGAGES

Table 1(b) - Provincial Summary of All Mortgages, by Type of Borrower, 1974

Type of Borrower	Conventional Mortgages Having Values		All Conventional Mortgages	Per Cent
	Under \$500,000	\$500,000 and Over		
	N U M B E R			
Individual	216,584	129	216,713	83.2
Corporation	39,371	941	40,312	15.5
Partnership	1,708	39	1,747	0.7
Other	1,719	13	1,732	0.6
ALL BORROWERS	259,382	1,122	260,504	100.0
Per Cent	99.6	0.4	100.0	...
	V A L U E (Thousand dollars)			
Individual	4,702,336	171,593	4,873,929	58.7
Corporation	1,987,221	1,262,002	3,249,223	39.1
Partnership	68,449	51,389	119,838	1.4
Other	45,207	16,144	61,351	0.8
ALL BORROWERS	6,803,213	1,501,128	8,304,341	100.0
Per Cent	81.9	18.1	100.0	...

CONVENTIONAL MORTGAGES

Table 2(a) - Number and Value of Mortgages (Under \$500,000), by County and Economic Region, by Quarter, 1974

County, District, or Regional (R.M.) Municipality and Economic Region	N U M B E R				V A L U E (Thousand dollars)				
	Total Mortgages	Q U A R T E R			Total Value	Q U A R T E R			
		I	II	III		IV	I	II	III	IV
Glengarry	500	97	145	133	125	1,704	2,644	2,410	2,155
Prescott	793	149	221	236	187	3,516	3,612	4,687	3,395
Russell	1,434	305	445	371	313	6,549	9,881	7,960	7,477
Stormont	1,335	318	399	308	310	5,957	9,669	6,171	6,903
Dundas	455	87	131	116	121	1,372	2,276	3,346	2,842
Ottawa-Carleton (R.M.)	12,519	2,558	4,618	3,075	2,268	87,347	126,710	75,397	65,046
Grenville	681	138	184	192	167	2,496	2,653	3,634	3,167
Leeds	1,618	338	487	402	391	5,215	10,346	8,658	6,268
Lanark	1,105	255	342	277	231	5,444	7,759	6,404	4,651
Frontenac	2,892	652	914	694	632	18,686	22,235	15,354	14,642
Renfrew	1,679	363	445	434	437	6,502	8,326	9,127	7,751
EASTERN ONTARIO	25,011	5,260	8,331	6,238	5,182	144,788	206,111	143,148	124,297
Lennox & Addington	1,131	235	377	290	229	4,167	8,228	5,022	4,880
Hastings	3,329	727	1,030	886	686	12,638	19,448	21,962	11,731
Prince Edward	765	167	240	199	159	3,747	4,797	4,942	4,187
Northumberland	2,178	462	670	581	465	9,830	16,942	12,999	9,812
Peterborough	3,489	632	1,090	919	848	12,793	18,952	17,137	16,295
Victoria	2,022	368	683	488	483	6,488	14,426	9,458	13,203
Durham	2,816	594	1,033	677	512	17,995	30,517	20,837	16,620
Haliburton	1,091	202	293	364	232	2,901	4,559	4,282	3,611
LAKE ONTARIO	16,821	3,387	5,416	4,404	3,614	70,559	117,869	96,639	80,339
Ontario	8,408	1,757	3,013	2,018	1,620	50,498	96,505	60,942	47,227
York (R.M.)	69,232	16,407	22,081	16,889	13,855	471,846	662,712	460,321	383,162
Peel (R.M.)	17,344	4,047	5,332	4,417	3,548	121,172	175,136	143,074	92,736
Halton (R.M.)	9,415	1,979	3,155	2,271	2,010	61,440	115,718	72,907	57,579
CENTRAL ONTARIO	104,399	24,190	33,581	25,595	21,033	704,956	1,050,071	737,244	580,704
Hamilton-Wentworth (R.M.)	12,215	2,746	4,087	2,846	2,536	72,284	93,181	60,016	52,447
Niagara (R.M.)	10,656	2,509	3,513	2,516	2,118	58,365	95,964	64,009	51,504
Haldimand	1,356	300	436	324	296	7,845	10,708	8,475	6,146
Brant	3,534	843	1,120	843	728	27,406	28,409	22,859	18,727
NIAGARA	27,761	6,398	9,156	6,529	5,678	165,900	228,262	155,359	128,824

Table 2(a) - Concluded

County, District or Regional (R.M.) Municipality and Economic Region	N U M B E R				V A L U E (Thousand dollars)				
	Total Mortgages	Q U A R T E R			Total Value	Q U A R T E R			
		I	II	III		IV	I	II	III	IV
Oxford Norfolk Elgin Middlesex	2,593	502	879	621	591	70,618	23,277	20,263	13,040
	1,501	424	420	367	290	44,264	13,898	9,967	7,350
	2,022	396	643	505	478	46,202	10,858	14,370	9,945
	9,110	2,274	2,897	2,060	1,879	237,883	58,535	79,970	53,340
LAKE ERIE	15,226	3,596	4,839	3,553	3,238	398,967	131,515	94,599	76,373
Kent Essex Lambton	3,384	807	1,105	776	696	73,991	26,218	15,644	15,902
	7,488	1,616	2,305	1,909	1,658	175,277	37,766	47,907	38,608
	4,691	1,083	1,428	1,120	1,060	117,359	25,475	35,960	27,196
LAKE ST. CLAIR	15,563	3,506	4,838	3,805	3,414	366,627	113,174	92,279	81,706
Wellington Waterloo (R.M.) Perth Huron	4,955	1,161	1,735	1,201	858	129,849	44,591	36,853	20,414
	8,416	1,996	2,705	2,019	1,696	238,822	56,867	54,487	50,815
	1,953	452	597	513	391	55,244	13,137	14,718	10,748
	1,951	447	542	509	453	48,931	10,100	13,896	11,605
MID-WESTERN ONTARIO	17,275	4,056	5,579	4,242	3,398	472,846	151,781	119,388	93,582
Dufferin Bruce Grey Simcoe Muskoka (D.M.) Parry Sound	1,889	465	632	397	395	45,338	9,090	11,313	9,075
	2,330	462	644	645	579	54,064	10,727	14,967	11,756
	3,269	698	1,059	841	671	67,713	13,850	19,671	15,291
	12,155	2,512	4,318	2,914	2,411	307,780	74,623	103,431	58,792
	2,522	469	731	708	614	53,269	9,228	17,055	13,274
	1,530	265	433	446	386	23,744	4,280	6,555	5,811
GEORGIAN BAY	23,695	4,871	7,817	5,951	5,056	551,908	121,798	138,572	113,999
Nipissing Manitoulin Sudbury Timiskaming Cochrane Algoma	1,800	344	521	549	386	38,143	7,231	11,965	8,677
	246	51	52	76	67	4,785	996	931	1,161
	3,183	696	986	788	713	62,116	13,977	20,771	13,077
	767	151	210	231	175	13,996	2,703	3,270	3,431
	1,997	421	594	575	407	42,346	10,428	12,287	8,666
	2,052	409	625	550	468	37,607	6,913	11,391	9,612
NORTHEASTERN ONTARIO	10,045	2,072	2,988	2,769	2,216	198,993	42,248	53,201	44,624
Thunder Bay Rainy River Kenora	2,553	589	753	625	586	57,085	12,903	12,240	13,582
	319	74	85	79	81	6,062	1,414	1,866	1,380
	714	164	185	183	182	15,655	3,109	4,592	3,688
NORTHWESTERN ONTARIO	3,586	827	1,023	887	849	78,802	17,426	17,908	18,650
PROVINCIAL TOTAL	259,382	58,163	83,568	63,973	53,678	6,803,213	1,551,718	2,260,060	1,343,098

CONVENTIONAL MORTGAGES

Table 2(b) - Number and Value of Mortgages (Under \$500,000), by County and Planning Region, by Quarter, 1974

County, District or Regional (R.M.) Municipality and Planning Region	N U M B E R				V A L U E (Thousand dollars)					
	Total Mortgages	Q U A R T E R				Total Value	Q U A R T E R			
		I	II	III	IV		I	II	III	IV
Glengarry	500	97	145	133	125	8,913	1,704	2,644	2,410	2,155
Prescott	793	149	221	236	187	15,210	3,516	3,612	4,687	3,395
Russell	1,434	305	445	371	313	31,867	6,549	9,881	7,960	7,477
Stormont	1,355	318	399	308	310	28,700	5,957	9,669	6,171	6,903
Dundas	455	87	131	116	121	9,836	1,372	2,276	3,346	2,842
Ottawa-Carleton (R.M.)	12,519	2,558	4,618	3,075	2,268	354,500	87,347	126,710	75,397	65,046
Grenville	681	138	184	192	167	11,950	2,496	2,653	3,634	3,167
Leeds	1,618	338	487	402	391	30,487	5,215	10,346	8,658	6,268
Lanark	1,105	255	342	277	231	24,258	5,444	7,759	6,404	4,651
Frontenac	2,892	652	914	694	632	70,917	18,686	22,235	15,354	14,642
Lennox & Addington	1,131	235	377	290	229	22,297	4,167	8,228	5,022	4,880
Hastings	3,329	727	1,030	886	686	65,779	12,638	19,448	21,962	11,731
Prince Edward	765	167	240	199	159	17,673	3,747	4,797	4,942	4,187
Renfrew	1,679	363	445	434	437	31,706	6,502	8,326	9,127	7,751
EASTERN ONTARIO	30,236	6,389	9,978	7,613	6,256	724,093	165,340	238,584	175,074	145,095
Northumberland	2,178	462	670	581	465	49,583	9,830	16,942	12,999	9,812
Peterborough	3,489	632	1,090	919	848	65,177	12,793	18,952	17,137	16,295
Victoria	2,022	368	683	488	483	43,575	6,488	14,426	9,458	13,203
Durham	2,816	594	1,033	677	512	85,969	17,995	30,517	20,837	16,620
Ontario	8,408	1,757	3,013	2,018	1,620	255,172	50,498	96,505	60,942	47,227
York (R.M.)	69,232	16,407	22,081	16,889	13,855	1,978,041	471,846	662,712	460,321	383,162
Peel (R.M.)	17,344	4,047	5,332	4,417	3,548	532,118	121,172	175,136	143,074	92,736
Dufferin	1,889	465	632	397	395	45,338	9,090	15,860	11,313	9,075
Wellington	4,955	1,161	1,735	1,201	858	129,849	27,991	44,591	36,853	20,414
Halton (R.M.)	9,415	1,979	3,155	2,271	2,010	307,644	61,440	115,718	72,907	57,579
Hamilton-Wentworth (R.M.)	12,215	2,746	4,087	2,846	2,536	277,928	72,284	93,181	60,016	52,447
Niagara (R.M.)	10,656	2,509	3,513	2,516	2,118	269,842	58,365	95,964	64,009	51,504
Haldimand	1,356	300	436	324	296	33,174	7,845	10,708	8,475	6,146
Brant	3,534	843	1,120	843	728	97,401	27,406	28,409	22,859	18,727
Waterloo (R.M.)	8,416	1,996	2,705	2,019	1,696	238,822	56,867	76,653	54,487	50,815
Norfolk	1,501	424	420	367	290	44,264	13,049	13,898	9,967	7,350
Simcoe	12,155	2,512	4,318	2,914	2,411	307,780	74,623	103,431	70,934	58,792
Muskoka (D.M.)	2,522	469	731	708	614	53,269	9,228	17,055	13,712	13,274
Haliburton	1,091	202	293	364	232	15,353	2,901	4,559	4,282	3,611
CENTRAL ONTARIO	175,194	39,873	57,047	42,759	35,515	4,830,299	1,111,711	1,635,217	1,154,582	928,789

Table 2(b) - Concluded

County, District or Regional (R.M.) Municipality and Economic Region	N U M B E R				V A L U E (Thousand dollars)					
	Total Mortgages	Q U A R T E R			Total Value	Q U A R T E R				
		I	II	III		IV	I	II	III	IV
Perth	1,953	452	597	513	391	55,244	13,137	16,641	14,718	10,748
Oxford	2,593	502	879	621	591	70,618	14,038	23,277	20,263	13,040
Elgin	2,022	396	643	505	478	46,202	10,858	14,370	11,029	9,945
Kent	3,384	807	1,105	776	696	73,991	16,227	26,218	15,644	15,902
Essex	7,488	1,616	2,305	1,909	1,658	175,277	37,766	50,996	47,907	38,608
Lambton	4,691	1,083	1,428	1,120	1,060	117,359	25,475	35,960	28,728	27,196
Middlesex	9,110	2,274	2,897	2,060	1,879	237,883	58,535	79,970	53,340	46,038
Huron	1,951	447	542	509	453	48,931	10,100	13,896	13,330	11,605
Bruce	2,330	462	644	645	579	54,064	10,727	14,967	16,614	11,756
Grey	3,269	698	1,059	841	671	67,713	13,850	19,671	18,901	15,291
SOUTHERN AND WESTERN ONTARIO	38,791	8,737	12,099	9,499	8,456	947,282	210,713	295,966	240,474	200,129
Nipissing	1,800	344	521	549	386	38,143	7,231	10,270	11,965	8,677
Parry Sound	1,530	265	433	446	386	23,744	4,280	6,555	7,098	5,811
Manitowlin	246	51	52	76	67	4,785	996	931	1,697	1,161
Sudbury	3,183	696	986	788	713	62,116	13,977	20,771	14,291	13,077
Timiskaming	767	151	210	231	175	13,996	2,703	3,270	4,592	3,431
Cochrane	1,997	421	594	575	407	42,346	10,428	12,287	10,965	8,666
Algoma	2,052	409	625	550	468	37,607	6,913	11,391	9,691	9,612
NORTHEASTERN ONTARIO	11,575	2,337	3,421	3,215	2,602	222,737	46,528	65,475	60,299	50,435
Thunder Bay	2,553	589	753	625	586	57,085	12,903	18,360	12,240	13,582
Rainy River	319	74	85	79	81	6,062	1,414	1,866	1,402	1,380
Kenora	714	164	185	183	182	15,655	3,109	4,592	4,266	3,688
NORTHWESTERN ONTARIO	3,586	827	1,023	887	849	78,802	17,426	24,818	17,908	18,650
PROVINCIAL TOTAL	259,382	58,163	83,568	63,973	53,678	6,803,213	1,551,718	2,260,060	1,648,337	1,343,098

CONVENTIONAL MORTGAGES

Table 2(c) - Number and Value of Mortgages (Under \$500,000), by Type of Lender, by Quarter, 1974

Type of Lender	All Quarters	Q U A R T E R			
		I	II	III	IV
	N U M B E R				
Personal Sector:					
(a) Individual	101,715	21,273	30,404	26,559	23,479
(b) Mutual & Pension					
Funds, Partnerships	411	92	159	123	37
Insurance Companies	5,142	1,004	1,964	1,270	904
Loan & Trust Companies ¹	62,468	15,370	21,822	14,304	10,972
Financial Corporations					
(excl. Lending Institutions)	13,239	2,550	3,951	4,437	2,301
Other Corporations	25,458	6,616	8,072	5,258	5,512
Benevolent Societies	332	59	78	149	46
Public Sector	8,464	2,291	2,795	2,001	1,377
Chartered Banks	30,941	6,299	10,323	7,474	6,845
Credit Unions, Co-operatives	11,212	2,609	4,000	2,398	2,205
ALL LENDERS	259,382	58,163	83,568	63,973	53,678
	V A L U E (Thousand dollars)				
Personal Sector:					
(a) Individual	2,190,827	457,113	669,202	573,040	491,472
(b) Mutual & Pension					
Funds, Partnerships	18,321	5,389	7,160	4,629	1,143
Insurance Companies	241,401	39,377	92,440	54,971	54,613
Loan & Trust Companies ¹	2,008,089	481,306	728,615	466,775	331,393
Financial Corporations					
(excl. Lending Institutions)	328,143	84,340	102,179	89,395	52,229
Other Corporations	653,712	175,943	216,630	123,180	137,959
Benevolent Societies	10,579	1,399	1,463	5,131	2,586
Public Sector	286,852	69,362	81,198	86,282	50,010
Chartered Banks	878,853	197,579	293,047	204,982	183,245
Credit Unions, Co-operatives	186,436	39,910	68,126	39,952	38,448
ALL LENDERS	6,803,213	1,551,718	2,260,060	1,648,337	1,343,098

1. The classification "Other", as shown separately in annual reports prior to 1973, is included here.

CONVENTIONAL MORTGAGES

Table 2(d) - Number and Value of Mortgages (Under \$500,000), by Type of Borrower, by Quarter, 1974

Type of Borrower	All Quarters	Q U A R T E R			
		I	II	III	IV
	N U M B E R				
Individual	216,584	48,117	70,364	53,396	44,707
Corporation	39,371	9,239	12,104	9,749	8,279
Partnership	1,708	456	574	362	316
Other	1,719	351	526	466	376
ALL BORROWERS	259,382	58,163	83,568	63,973	53,678
	V A L U E (Thousand dollars)				
Individual	4,702,336	1,025,263	1,606,655	1,147,857	922,561
Corporation	1,987,221	501,537	610,776	474,706	400,202
Partnership	68,449	14,149	28,060	14,440	11,800
Other	45,207	10,769	14,569	11,334	8,535
ALL BORROWERS	6,803,213	1,551,718	2,260,060	1,648,337	1,343,098

CONVENTIONAL MORTGAGES

Table 3(a) - Average Value of Mortgages (Under \$500,000), by County and Economic Region, by Quarter, 1974

(Values shown in dollars)

County, District or Regional (R.M.) Municipality and Economic Region	All Quarters	Q U A R T E R			
		I	II	III	IV
Glengarry	17,826	17,567	18,234	18,120	17,240
Prescott	19,180	23,597	16,344	19,860	18,155
Russell	22,222	21,472	22,204	21,456	23,888
Stormont	21,498	18,733	24,233	20,036	22,268
Dundas	21,618	15,770	17,374	28,845	23,488
Ottawa-Carleton (R.M.)	28,317	34,147	27,438	24,519	28,680
Grenville	17,548	18,087	14,418	18,927	18,964
Leeds	18,842	15,429	21,244	21,537	16,031
Lanark	21,953	21,349	22,687	23,119	20,134
Frontenac	24,522	28,659	24,327	22,124	23,168
Renfrew	18,884	17,912	18,710	21,030	17,737
EASTERN ONTARIO	24,723	27,526	24,740	22,948	23,967
Lennox & Addington	19,714	17,732	21,825	17,317	21,310
Hastings	19,759	17,384	18,882	24,788	17,101
Prince Edward	23,102	22,437	19,988	24,834	26,333
Northumberland	22,765	21,277	25,287	22,373	21,101
Peterborough	18,681	20,242	17,387	18,647	19,216
Victoria	21,550	17,630	21,122	19,381	27,335
Durham	30,529	30,295	29,542	30,778	32,461
Haliburton	14,072	14,361	15,560	11,764	15,565
LAKE ONTARIO	21,723	20,832	21,763	21,943	22,230
Ontario	30,349	28,741	32,030	30,199	29,152
York (R.M.)	28,571	28,759	30,013	27,256	27,655
Peel (R.M.)	30,680	29,941	32,846	32,391	26,138
Halton (R.M.)	32,676	31,046	36,678	32,103	28,646
CENTRAL ONTARIO	29,435	29,142	31,270	28,804	27,609
Hamilton-Wentworth (RM)	22,753	26,323	22,799	21,088	20,681
Niagara (R.M.)	25,323	23,262	27,317	25,441	24,317
Haldimand	24,465	26,150	24,560	26,157	20,764
Brant	27,561	32,510	25,365	27,116	25,724
NIAGARA	24,435	25,930	24,930	23,795	22,688
Oxford	27,234	27,964	26,481	32,630	22,064
Norfolk	29,490	30,776	33,090	27,158	25,345
Elgin	22,850	27,419	22,348	21,840	20,805
Middlesex	26,112	25,741	27,604	25,893	24,501
LAKE ERIE	26,203	26,830	27,178	26,625	23,586

Table 3(a) - Concluded

County, District or Regional (R.M.) Municipality and Economic Region	All Quarters	Q U A R T E R			
		I	II	III	IV
Kent	21,864	20,108	23,727	20,160	22,848
Essex	23,408	23,370	22,124	25,095	23,286
Lambton	25,018	23,523	25,182	25,650	25,657
LAKE ST. CLAIR	23,558	22,666	23,393	24,252	23,933
Wellington	26,206	24,109	25,701	30,685	23,793
Waterloo (R.M.)	28,377	28,490	28,338	26,987	29,962
Perth	28,287	29,064	27,874	28,690	27,488
Huron	25,080	22,595	25,638	26,189	25,618
MIDWESTERN ONTARIO	27,372	26,651	27,206	28,144	27,540
Dufferin	24,001	19,548	25,095	28,496	22,975
Bruce	23,203	23,219	23,241	25,758	20,304
Grey	20,714	19,842	18,575	22,474	22,788
Simcoe	25,321	29,707	23,953	24,342	24,385
Muskoka (D.M.)	21,122	19,676	23,331	19,367	21,619
Parry Sound	15,519	16,151	15,139	15,915	15,054
GEORGIAN BAY	23,292	25,005	22,712	23,285	22,547
Nipissing	21,191	21,020	19,712	21,794	22,479
Manitoulin	19,451	19,529	17,904	22,329	17,328
Sudbury	19,515	14,175	21,066	18,136	18,341
Timiskaming	18,248	17,901	15,571	19,879	19,606
Cochrane	21,205	24,770	20,685	19,070	21,292
Algoma	18,327	16,902	18,226	17,620	20,538
NORTHEASTERN ONTARIO	19,810	20,390	19,719	19,213	20,137
Thunder Bay	22,360	21,907	24,382	19,584	23,177
Rainy River	19,003	19,108	21,953	17,747	17,037
Kenora	21,926	18,957	24,822	23,311	20,264
NORTHWESTERN ONTARIO	21,975	21,071	24,260	20,189	21,967
PROVINCIAL TOTAL	26,229	26,679	27,045	25,766	25,021

CONVENTIONAL MORTGAGES

Table 3(b) - Average Value of Mortgages (Under \$500,000), by Planning Region, by Quarter, 1974

(Values shown in dollars)

Planning Region	All Quarters	Q U A R T E R			
		I	II	III	IV
Eastern Ontario	23,948	25,879	23,911	22,997	23,193
Central Ontario	27,571	27,881	28,664	27,002	26,152
Southern & Western Ontario	24,420	24,117	24,462	25,316	23,667
Northeastern Ontario	19,243	19,909	19,139	18,756	19,383
Northwestern Ontario	21,975	21,071	24,260	20,189	21,967
PROVINCIAL TOTAL	26,229	26,679	27,045	25,766	25,021

Table 3(c) - Average Value of Mortgages (Under \$500,000), by Type of Lender, by Quarter, 1974

(Values shown in dollars)

Type of Lender	All Quarters	Q U A R T E R			
		I	II	III	IV
Personal Sector:					
(a) Individual	21,539	21,488	22,010	21,576	20,932
(b) Mutual & Pension Funds, Partnerships	44,577	58,576	45,031	37,634	30,892
Insurance Companies	46,947	39,220	47,067	43,284	60,413
Loan & Trust Companies	32,146	31,315	33,389	32,632	30,204
Financial Corporations (excl. Lending Institutions)	24,786	33,075	25,862	20,148	22,698
Other Corporations	25,678	26,594	26,837	23,427	25,029
Benevolent Societies	31,864	23,712	18,756	34,436	56,217
Public Sector	33,891	30,276	29,051	43,119	36,318
Chartered Banks	28,404	31,367	28,388	27,426	26,771
Credit Unions, Co-operatives	16,628	15,297	17,032	16,661	17,437
ALL LENDERS	26,229	26,679	27,045	25,766	25,021

Table 3(d) - Average Value of Mortgages (Under \$500,000), by Type of Borrower, by Quarter, 1974

(Values shown in dollars)

Type of Borrower	All Quarters	Q U A R T E R			
		I	II	III	IV
Individual	21,711	21,308	22,833	21,497	20,636
Corporation	50,474	54,285	50,461	48,693	48,339
Partnership	40,076	31,029	48,885	39,890	37,342
Other	26,298	30,681	27,698	24,322	22,699
ALL BORROWERS	26,229	26,679	27,045	25,766	25,021

CONVENTIONAL MORTGAGES

Table 4 - Weighted Average Interest Rate* of Mortgages
(Under \$500,000), by County and Economic
Region, by Quarter, 1974

County, District or Regional (R.M.) Municipality and Economic Region	Q U A R T E R			
	I	II	III	IV
Glengarry	10.16	10.76	10.11	10.82
Prescott	9.61	10.86	11.60	10.94
Russell	10.82	10.89	11.44	11.39
Stormont	10.13	10.46	11.55	11.56
Dundas	9.45	10.24	10.59	10.52
Ottawa-Carleton (R.M.)	10.67	10.25	11.14	11.51
Grenville	10.85	11.08	11.73	11.93
Leeds	10.83	10.65	11.90	12.15
Lanark	10.41	11.27	11.43	12.12
Frontenac	10.29	10.70	11.94	11.48
Renfrew	10.63	10.96	11.37	11.71
EASTERN ONTARIO	10.48	10.62	11.33	11.51
Lennox & Addington	10.53	11.37	11.87	12.58
Hastings	10.31	10.66	11.40	11.97
Prince Edward	10.25	10.38	11.90	12.21
Northumberland	10.32	10.49	11.39	11.57
Peterborough	10.22	10.81	11.19	12.11
Victoria	10.30	9.76	10.78	11.33
Durham	9.78	10.27	10.53	10.88
Haliburton	10.54	10.51	11.32	11.93
LAKE ONTARIO	10.15	10.49	11.12	11.61
Ontario	10.33	10.20	11.21	11.65
York (R.M.)	10.35	10.82	11.25	11.64
Peel (R.M.)	10.13	10.17	10.57	10.95
Halton (R.M.)	10.12	10.33	11.17	11.59
CENTRAL ONTARIO	10.26	10.51	11.07	11.47
Hamilton-Wentworth (R.M.)	10.52	10.49	11.58	11.60
Niagara (R.M.)	9.92	10.24	11.11	11.98
Haldimand	10.08	9.84	10.53	11.40
Brant	9.99	10.70	11.25	12.01
NIAGARA	10.18	10.35	11.22	11.79
Oxford	10.38	10.06	10.44	10.83
Norfolk	8.41	9.59	9.85	10.35
Elgin	9.00	9.97	10.72	11.42
Middlesex	9.75	10.59	11.04	11.05
LAKE ERIE	9.38	10.14	10.60	10.99

Table 4 - Concluded

County, District or Regional (R.M.) Municipality and Economic Region	Q U A R T E R			
	I	II	III	IV
Kent	9.79	10.24	11.36	11.16
Essex	9.90	10.97	10.68	11.57
Lambton	9.99	10.34	11.72	11.68
LAKE ST. CLAIR	9.90	10.67	11.06	11.53
Wellington	9.94	10.03	10.79	11.56
Waterloo (R.M.)	10.07	11.10	11.58	11.87
Perth	9.93	9.90	9.79	10.92
Huron	8.98	9.49	9.79	11.19
MIDWESTERN ONTARIO	9.82	10.30	10.59	11.46
Dufferin	10.20	10.35	12.07	11.87
Bruce	10.71	10.11	10.94	9.99
Grey	11.05	10.45	10.04	10.89
Simcoe	10.17	10.83	10.63	11.30
Muskoka (D.M.)	10.57	11.41	11.26	12.10
Parry Sound	11.47	10.56	11.11	11.61
GEORGIAN BAY	10.54	10.71	10.93	11.32
Nipissing	11.09	11.00	11.43	12.55
Manitoulin	9.57	9.66	12.29	10.05
Sudbury	10.90	10.88	11.60	12.02
Timiskaming	11.10	10.39	11.46	10.50
Cochrane	11.69	11.42	12.07	11.04
Algoma	10.70	10.82	11.64	12.05
NORTHEASTERN ONTARIO	10.98	10.89	11.63	11.88
Thunder Bay	10.87	10.95	11.32	12.08
Rainy River	10.48	10.56	11.20	11.44
Kenora	10.41	10.31	10.64	11.43
NORTHWESTERN ONTARIO	10.73	10.77	11.11	11.84
PROVINCIAL TOTAL	10.20	10.51	11.07	11.50

* See paragraph "Mortgage Interest Rates", page 8, re limited application of these rates.

CONVENTIONAL MORTGAGES

Table 5(a) - Weighted Average Interest Rate* and Weighted Average Term of Mortgages (Under \$500,000), by Economic Region, by Quarter, 1974

Economic Region	Average Interest Rate* (Per Cent)				Average Term (Years)			
	I	II	III	IV	I	II	III	IV
Eastern Ontario	10.48	10.62	11.33	11.51	6.94	7.44	7.96	8.16
Lake Ontario	10.15	10.49	11.12	11.61	6.02	6.14	6.77	6.09
Central Ontario	10.26	10.51	11.07	11.47	5.82	5.91	5.60	5.61
Niagara	10.18	10.35	11.22	11.79	5.70	5.97	5.77	6.23
Lake Erie	9.38	10.14	10.60	10.99	7.64	7.07	8.44	7.00
Lake St. Clair	9.90	10.67	11.06	11.53	6.51	7.11	5.95	6.06
Midwestern Ontario	9.82	10.30	10.59	11.46	8.65	7.65	9.37	8.60
Georgian Bay	10.54	10.71	10.93	11.32	6.90	6.67	6.68	6.23
Northeastern Ontario	10.98	10.89	11.63	11.88	8.37	7.52	7.97	8.15
Northwestern Ontario	10.73	10.77	11.11	11.84	8.31	7.81	8.12	7.49
ALL REGIONS	10.20	10.51	11.07	11.50	6.78	6.70	7.00	6.79

* See paragraph "Mortgage Interest Rates", page 8, re limited application of these rates.

CONVENTIONAL MORTGAGES

Table 5(b) - Weighted Average Interest Rate* and Weighted Average Term of Mortgages (Under \$500,000), by Type of Lender, by Quarter, 1974

Type of Lender	Average Interest Rate* (Per Cent)				Average Term (Years)			
	I	II	III	IV	I	II	III	IV
Personal Sector:								
(a) Individual	9.83	10.25	10.76	11.06	6.07	5.87	5.53	5.60
(b) Mutual & Pension Funds, Partnerships	11.23	10.06	11.09	12.11	4.76	6.93	5.00	4.57
Insurance Companies	9.69	9.99	10.49	10.76	17.25	18.36	14.89	17.30
Loan & Trust Companies	10.19	10.47	11.23	11.74	5.13	5.04	5.07	5.09
Financial Corporations (excl. Lending Institutions)	12.17	13.56	15.18	14.52	5.21	5.21	5.11	4.86
Other Corporations	11.26	11.25	11.61	11.91	5.22	5.00	4.77	4.61
Benevolent Societies	9.47	9.15	9.79	11.11	6.60	7.17	5.24	5.64
Public Sector	8.10	8.58	8.52	9.05	20.34 ⁺	20.13 ⁺	21.28 ⁺	20.62 ⁺
Chartered Banks	10.42	10.49	11.27	12.14	5.46	5.70	6.13	6.16
Credit Unions, Co-operatives	10.65	11.03	11.68	12.30	5.31	5.49	4.96	4.82
ALL LENDERS	10.20	10.51	11.07	11.50	6.78	6.70	7.00	6.79

+ The relatively high average term for the public sector is influenced by the registration during 1974 of condominiums in Metropolitan Toronto having a term of 35 years.

Table 5(c) - Weighted Average Interest Rate* and Weighted Average Term of Mortgage (Under \$500,000), by Type of Borrower, by Quarter, 1974

Type of Borrower	Average Interest Rate* (Per Cent)				Average Term (Years)			
	I	II	III	IV	I	II	III	IV
Individual	10.22	10.66	11.24	11.70	7.06	6.72	7.49	7.14
Corporation	10.19	10.17	10.64	11.15	6.02	6.62	5.72	6.03
Partnership	9.86	9.67	11.12	10.51	7.72	6.51	8.40	6.88
Other	9.98	10.91	11.96	10.85	8.82	7.72	9.94	8.96
ALL BORROWERS	10.20	10.51	11.07	11.50	6.78	6.70	7.00	6.79

* See paragraph "Mortgage Interest Rates", page 8, re limited application of these rates.

CONVENTIONAL MORTGAGES

Table 6 - Ranking of Counties by Number and Value of Mortgages (Under \$500,000), 1974

County, District or Regional (R.M.) Municipality	NUMBER OF MORTGAGES			VALUE OF MORTGAGES		
	Rank	Number	Per Cent	Rank	Amount \$ 000	Per Cent
York (R.M.)	1	69,232	26.7	1	1,978,041	29.1
Peel (R.M.)	2	17,344	6.7	2	532,118	7.8
Ottawa-Carleton (R.M.)	3	12,519	4.8	3	354,500	5.2
Hamilton-Wentworth (R.M.)	4	12,215	4.7	6	277,928	4.1
Simcoe	5	12,155	4.7	4	307,780	4.5
Niagara (R.M.)	6	10,656	4.1	7	269,842	4.0
Halton (R.M.)	7	9,415	3.6	5	307,644	4.5
Middlesex	8	9,110	3.5	10	237,883	3.5
Waterloo (R.M.)	9	8,416	3.2	9	238,822	3.5
Ontario	10	8,408	3.2	8	255,172	3.8
Essex	11	7,488	2.9	11	175,277	2.6
Wellington	12	4,955	1.9	12	129,849	1.9
Lambton	13	4,691	1.8	13	117,359	1.7
Brant	14	3,534	1.4	14	97,401	1.4
Peterborough	15	3,489	1.3	21	65,177	1.0
Kent	16	3,384	1.3	16	73,991	1.1
Hastings	17	3,329	1.3	20	65,779	1.0
Grey	18	3,269	1.3	19	67,713	1.0
Sudbury	19	3,183	1.2	22	62,116	0.9
Frontenac	20	2,892	1.1	17	70,917	1.0
Durham	21	2,816	1.1	15	85,969	1.3
Oxford	22	2,593	1.0	18	70,618	1.0
Thunder Bay	23	2,553	1.0	23	57,085	0.8
Muskoka (D.M.)	24	2,522	1.0	26	53,269	0.8
Bruce	25	2,330	0.9	25	54,064	0.8
Northumberland	26	2,178	0.8	27	49,583	0.7
Algoma	27	2,052	0.8	35	37,607	0.6

Table 6 - Concluded

County, District or Regional (R.M.) Municipality	NUMBER OF MORTGAGES			VALUE OF MORTGAGES		
	Rank	Number	Per Cent	Rank	Amount \$ 000	Per Cent
Elgin	28	2,022	0.8	29	46,202	0.7
Victoria	29	2,022	0.8	32	43,575	0.6
Cochrane	30	1,997	0.8	33	42,346	0.6
Perth	31	1,953	0.8	24	55,244	0.8
Huron	32	1,951	0.8	28	48,931	0.7
Dufferin	33	1,889	0.7	30	45,338	0.7
Nipissing	34	1,800	0.7	34	38,143	0.6
Renfrew	35	1,679	0.6	38	31,706	0.5
Leeds	36	1,618	0.6	39	30,487	0.4
Parry Sound	37	1,530	0.6	42	23,744	0.3
Norfolk	38	1,501	0.6	31	44,264	0.7
Russell	39	1,434	0.6	37	31,867	0.5
Haldimand	40	1,356	0.5	36	33,174	0.5
Stormont	41	1,335	0.5	40	28,700	0.4
Lennox & Addington	42	1,131	0.4	43	22,297	0.3
Lanark	43	1,105	0.4	41	24,258	0.4
Haliburton	44	1,091	0.4	46	15,353	0.2
Prescott	45	793	0.3	47	15,210	0.2
Timiskaming	46	767	0.3	48	13,996	0.2
Prince Edward	47	765	0.3	44	17,673	0.3
Kenora	48	714	0.3	45	15,655	0.2
Grenville	49	681	0.3	49	11,950	0.2
Glengarry	50	500	0.2	51	8,913	0.1
Dundas	51	455	0.2	50	9,836	0.1
Rainy River	52	319	0.1	52	6,062	0.1
Manitoulin	53	246	0.1	53	4,785	0.1
PROVINCIAL TOTAL	. . .	259,382	100.0	. . .	6,803,213	100.0

CONVENTIONAL MORTGAGES

Table 7 - Number and Value of Mortgages (Under \$500,000), Percentage Distribution, and Index of Change by Type of Lender, 1971 - 1974

Type of Lender	Number and Value (\$000) of Mortgages				Percentage Distribution				Index (1970 = 100)*			
	1971	1972	1973	1974	1971	1972	1973	1974	1971	1972	1973	1974
N U M B E R												
Personal Sector	92,412	99,388	111,237	102,126	49.1	43.9	40.9	39.4	103.1	110.9	124.1	114.0
Insurance Companies	3,516	4,388	7,614	5,142	1.9	1.9	2.8	2.0	138.8	173.2	300.6	203.0
Loan & Trust Companies	37,530	46,944	63,262	62,468	20.0	20.8	23.2	24.1	146.6	183.4	247.1	244.0
Financial Corporations	7,741	10,666	11,346	13,239	4.1	4.7	4.2	5.1	112.2	154.6	164.5	191.9
Other Corporations	19,821	20,852	26,870	25,458	10.5	9.2	9.9	9.8	118.0	124.2	160.0	151.6
Benevolent Societies	181	248	280	332	0.1	0.1	0.1	0.1	106.5	145.9	164.7	194.7
Public Sector	4,548	8,612	7,002	8,464	2.4	3.8	2.6	3.3	151.5	287.0	233.3	282.1
Chartered Banks	11,926	19,765	28,481	30,941	6.3	8.8	10.4	11.9	168.4	279.2	402.3	437.0
Credit Unions, Co-operatives	10,427	15,377	16,169	11,212	5.6	6.8	5.9	4.3	167.6	247.1	259.9	180.2
ALL LENDERS	188,102	226,240	272,261	259,382	100.0	100.0	100.0	100.0	119.1	143.3	172.4	164.2
V A L U E												
Personal Sector	1,254,724	1,504,257	2,054,925	2,209,148	38.6	34.9	31.9	32.5	105.8	126.8	173.2	186.2
Insurance Companies	134,653	163,561	338,175	241,401	4.1	3.8	5.3	3.6	134.2	163.0	337.0	240.6
Loan & Trust Companies	824,068	1,135,031	1,840,778	2,008,089	25.4	26.4	28.7	29.5	146.7	202.1	327.8	357.6
Financial Corporations	130,683	203,685	286,068	328,143	4.0	4.7	4.5	4.8	118.6	184.9	259.6	297.8
Other Corporations	377,526	419,210	670,763	653,712	11.6	9.8	10.4	9.7	135.5	150.5	240.7	234.6
Benevolent Societies	6,542	6,530	9,031	10,579	0.2	0.2	0.1	0.1	158.3	158.0	218.5	255.9
Public Sector	106,338	209,307	198,044	286,852	3.3	4.9	3.1	4.2	121.7	239.5	226.6	358.2
Chartered Banks	293,220	443,405	761,402	878,853	9.0	10.3	11.9	12.9	211.8	320.3	549.9	634.8
Credit Unions, Co-operatives	124,642	215,538	263,434	186,436	3.8	5.0	4.1	2.7	200.0	345.8	422.6	299.1
ALL LENDERS	3,252,396	4,300,524	6,422,620	6,803,213	100.0	100.0	100.0	100.0	128.6	170.0	253.9	268.9

* Refer to 1973 annual report, page 50, for corresponding statistics covering 1970.

Table 8(a) - Number, Value and Average Value* of Mortgages, by County and Economic Region, for New Housing, 1974

County, District or Regional (R.M.) Municipality and Economic Region	Total New Housing			Approved Lenders			Central Mortgage and Housing Corporation				Other		
	Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$	Low Income		Public		Number	Value \$ 000	Average Value \$
							Number	Value \$ 000	Number	Value \$ 000			
Glengarry	23	3,700	160,869	4	779	194,750	2	57	-	(10)	-	-	-
Prescott	20	3,582	179,100	16	404	25,250	2	550	2	2,628	-	-	-
Russell	-	1,451	...	(5)	(140)	...	5	1,591	-	-	-	-	-
Stormont	83	2,166	26,096	78	2,031	26,038	20	516	2	2,495	-	(2)	...
Dundas	20	1,105	55,250	11	251	22,818	7	177	1	651	-	26	26,000
Ottawa-Carleton (R.M.)	946	50,435	53,314	686	29,295	42,704	255	9,497	5	11,643	-	-	-
Grenville	31	1,895	61,129	1	35	35,000	27	1,138	3	1,138	-	4	...
Leeds	29	4,174	143,931	21	508	24,190	3	1,013	3	2,625	-	28	28,000
Lanark	18	3,075	170,833	11	323	29,364	4	110	3	2,642	-	-	-
Frontenac	17	306	18,000	10	124	12,400	8	787	(1)	(605)	-	-	-
Renfrew	135	4,231	31,341	41	1,068	26,049	93	2,703	1	460	-	-	-
EASTERN ONTARIO	1,322	76,120	57,579	874	34,678	39,677	427	17,719	19	23,667	2	56	28,000
Lennox & Addington	84	2,171	25,845	31	888	28,645	52	1,253	-	-	1	30	30,000
Hastings	132	8,281	62,735	22	1,244	56,545	105	2,376	4	4,645	1	16	16,000
Prince Edward	5	114	22,800	1	24	24,000	3	72	-	-	1	18	18,000
Northumberland	111	2,950	26,576	22	845	38,409	86	2,037	-	(2)	3	70	23,333
Peterborough	84	4,452	53,000	70	1,954	27,914	9	639	1	1,780	4	79	19,750
Victoria	67	3,204	47,820	66	2,077	31,470	-	-	1	1,127	-	-	-
Durham	323	18,758	58,074	317	18,279	57,662	-	450	1	(112)	5	141	28,200
Haliburton	2	45	22,500	1	22	22,000	-	-	-	-	1	23	23,000
LAKE ONTARIO	808	39,975	49,474	530	25,333	47,798	255	6,827	7	7,438	16	377	23,562
Ontario	(2)	(47)	...	(2)	(47)	...	-	-	-	-	-	-	-
York (R.M.)	4,292	218,208	50,841	3,897	158,756	40,738	393	55,913	2	3,541	-	(2)	...
Peel (R.M.)	-	-	-	-	-	-	-	-	-	-	-	-	-
Halton (R.M.)	-	-	-	-	-	-	-	-	-	-	-	-	-
CENTRAL ONTARIO	4,290	218,161	50,853	3,895	158,709	40,747	393	55,913	2	3,541	-	(2)	...
Hamilton-Wentworth (R.M.)	245	27,709	113,098	19	482	25,368	219	18,281	7	8,946	-	-	-
Niagara (R.M.)	904	22,470	26,932	686	15,321	24,423	217	6,946	1	203	-	-	-
Haldimand	-	(14)	...	-	(14)	...	-	-	-	-	-	-	-
Brant	3	1,773	591,000	1	1,616	1,616,000	2	55	-	105	-	(3)	...
NIAGARA	1,152	51,938	45,085	706	17,405	24,652	438	25,282	8	9,254	-	(3)	...
Oxford	56	2,526	45,107	33	1,773	53,727	22	536	1	217	-	-	-
Norfolk	6	1,859	309,833	2	47	23,500	2	951	2	861	-	-	-
Elgin	5	104	20,800	5	101	20,200	-	-	-	-	-	3	...
Middlesex	372	28,004	75,279	316	19,442	61,525	54	2,115	2	6,447	-	-	-
LAKE ERIE	439	32,493	74,016	356	21,363	60,008	78	3,602	5	7,525	-	3	...

Table 8(a) - Concluded

County, District or Regional (R.M.) Municipality and Economic Region	Total New Housing			Approved Lenders			Low Income			Public			Other		
	Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$
Kent	35	4,710	134,571	16	857	53,562	13	1,231	94,692	6	2,638	439,667	-	(16)	...
Essex	363	12,936	35,636	143	4,994	34,923	214	4,657	21,762	4	3,275	818,750	2	10	5,000
Lambton	19	1,630	85,789	13	1,016	78,154	4	115	28,750	2	499	249,500	-	-	-
LAKE ST. CLAIR	417	19,276	46,225	172	6,867	39,924	231	6,003	25,987	12	6,412	534,333	2	(6)	...
Wellington	200	11,122	55,610	196	10,366	52,888	1	30	30,000	2	717	358,500	1	9	9,000
Waterloo (R.M.)	563	12,041	21,387	332	6,135	18,479	232	6,747	29,082	(1)	(841)	...	-	-	-
Perth	53	4,541	85,679	5	(9)	...	44	1,286	29,227	4	3,264	816,000	-	-	-
Huron	18	2,088	116,000	14	371	26,500	-	-	-	4	1,717	429,250	-	-	-
MIDWESTERN ONTARIO	834	29,792	35,722	547	16,863	30,828	277	8,063	29,108	9	4,857	539,667	1	9	9,000
Dufferin	(4)	(147)	...	(4)	(147)	...	-	-	-	-	-	-	-	-	-
Bruce	85	3,145	37,000	80	2,306	28,825	1	31	31,000	2	759	379,500	2	49	24,500
Grey	37	2,167	58,568	34	1,881	55,323	-	-	-	1	232	232,000	2	54	27,000
Simcoe	76	3,303	43,460	69	1,105	16,014	5	137	27,400	2	2,061	1,030,500	-	-	-
Muskoka (D.M.)	7	523	74,714	4	106	26,500	2	45	22,500	1	372	372,000	-	-	-
Parry Sound	13	1,020	78,461	3	77	25,667	7	185	26,428	2	729	364,500	1	29	29,000
GEORGIAN BAY	214	10,011	46,780	186	5,328	28,645	15	398	26,533	8	4,153	519,125	5	132	26,400
Nipissing	300	9,033	30,110	118	3,102	26,288	175	4,768	27,246	1	998	998,000	6	165	27,500
Manitoulin	4	733	183,250	2	50	25,000	-	-	-	2	683	341,500	-	-	-
Sudbury	131	4,913	37,504	72	1,497	20,792	54	1,938	35,889	4	1,452	363,000	1	26	26,000
Timiskaming	43	1,571	36,535	13	371	25,338	25	646	25,840	3	515	171,667	2	39	19,500
Cochrane	230	7,101	30,874	61	2,153	35,295	165	4,271	25,885	3	646	215,333	1	31	31,000
Algoma	176	8,063	45,812	111	4,367	39,342	59	3,541	60,017	-	-	-	6	155	25,833
NORTHEASTERN ONTARIO	884	31,414	35,536	377	11,540	30,610	478	15,164	31,724	13	4,294	330,308	16	416	26,000
Thunder Bay	269	10,160	37,769	204	4,916	24,098	59	2,780	47,119	4	2,429	607,250	2	35	17,500
Rainy River	12	257	21,417	11	244	22,182	2	50	25,000	-	(7)	...	(1)	(30)	...
Kenora	93	4,755	51,129	77	2,229	28,948	8	427	53,375	6	2,047	341,167	2	52	26,000
NORTHWESTERN ONTARIO	374	15,172	40,567	292	7,389	25,305	69	3,257	47,203	10	4,469	446,900	3	57	19,000
PROVINCIAL TOTAL	10,734	524,352	48,850	7,935	305,475	38,497	2,661	142,228	53,449	93	75,610	813,011	45	1,039	23,089

* Due to the netting of totals over the years, the average value of mortgages for certain counties and economic regions cannot be calculated for presentation here.
The symbol "... " identifies these geographic areas. Also, figures shown between brackets in this table represent negative quantities for either the number or value of mortgages.

Table 8(b) - Number, Value and Average Value* of Mortgages, by County and Economic Region, for Existing Housing, 1974

County, District, or Regional (R.M.) Municipality and Economic Region	Total Existing Housing			Approved Lenders			Central Mortgage and Housing Corporation									
	Number	Value \$ 000	Average Value \$	Low Income			Public			Other						
				Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$	Number	Value \$	Average Value \$				
Glengarry Prescott Russell Stormont Dundas Ottawa-Carleton (R.M.) Grenville Leeds Lanark Frontenac Renfrew	142	3,189	22,458	81	1,869	23,074	61	1,320	21,639	-	-	-	-	-	-	
	30	654	21,800	25	535	21,400	5	119	23,800	-	-	-	-	1	18	
	14	347	24,786	2	57	28,500	11	272	24,727	-	-	-	-	1	18	
	32	684	21,375	17	333	19,588	15	351	23,400	-	-	-	-	1	17	
	35	731	20,886	29	605	20,862	5	109	21,800	-	-	-	-	3	77	
	771	22,473	29,149	491	14,501	29,534	277	7,895	28,502	-	-	-	-	3	77	
	77	1,707	22,169	56	1,216	21,714	18	426	23,667	-	-	-	-	3	65	
	88	1,936	22,000	74	1,599	21,608	13	312	24,000	1	25	25,000	-	2	46	
	117	2,766	23,641	74	1,748	23,622	41	972	23,707	-	-	-	-	3	81	
	113	2,876	25,451	59	1,522	25,797	51	1,273	24,961	-	-	-	-	3	60	
	248	5,756	23,210	104	2,298	22,096	141	3,398	24,099	-	-	-	-	3	60	
	EASTERN ONTARIO	1,667	43,119	25,867	1,012	26,283	25,971	638	16,447	25,779	1	25	25,000	16	364	22,750
	Lennox & Addington Hastings Prince Edward Northumberland Peterborough Victoria Durham Haliburton	55	1,376	25,018	36	879	24,417	17	448	26,353	-	-	-	2	49	24,500
112		2,791	24,920	75	1,764	23,520	33	764	23,151	1	195	195,000	3	68	22,667	
10		201	20,100	7	137	19,571	1	20	20,000	-	-	-	2	44	22,000	
25		527	21,080	17	391	23,000	8	136	17,000	-	-	-	-	-	-	
119		3,420	22,500	119	2,772	23,294	33	648	19,636	-	-	-	648	-	-	
40		891	22,275	34	790	23,235	6	101	16,833	-	-	-	-	-	-	
470		13,741	29,236	342	9,873	28,868	124	3,772	30,419	-	-	-	4	96	24,000	
10		178	17,800	5	92	18,400	3	48	16,000	-	-	-	2	38	19,000	
LAKE ONTARIO		874	23,125	26,459	635	16,698	26,296	225	5,937	26,387	1	195	195,000	13	295	22,692
Ontario		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
York (R.M.)	1,059	50,633	47,812	637	21,472	33,708	417	28,589	68,559	1	376	376,000	4	196	49,000	
Peel (R.M.)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Halton (R.M.)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
CENTRAL ONTARIO	1,059	50,633	47,812	637	21,472	33,708	417	28,589	68,559	1	376	376,000	4	196	49,000	
Hamilton-Wentworth (R.M.) Niagara (R.M.) Niagara Haldimand Brant	678	16,644	24,549	492	12,453	25,311	186	4,191	22,532	-	-	-	-	-	-	
	778	17,008	51,467	582	12,775	51,484	187	4,056	21,690	-	-	-	9	177	48,375	
	6	137	22,833	6	137	22,833	-	-	-	-	-	-	-	-	-	
	54	1,075	24,432	39	748	19,179	15	327	21,800	-	-	-	-	-	-	
	NIAGARA	1,516	34,864	23,150	1,119	26,113	23,336	388	8,574	22,098	-	-	-	9	177	19,667
Oxford Norfolk Elgin Middlesex	131	3,034	23,160	110	2,597	23,609	20	420	21,000	-	-	-	1	17	17,000	
	54	1,220	22,593	45	1,040	23,111	9	180	20,000	-	-	-	-	-	-	
	27	540	20,000	18	357	19,833	7	152	21,714	-	-	-	2	31	15,500	
	400	9,380	23,450	288	7,048	24,472	99	2,116	21,374	-	-	-	13	216	16,615	
	LAKE ERIE	612	14,174	23,160	461	11,042	23,952	135	2,868	21,244	-	-	-	16	264	16,500

Table 8(b) - Concluded

County, District or Regional (R.M.) Municipality and Economic Region	Total Existing Housing			Approved Lenders			Low Income				Public			Other		
	Number	Value \$ 000	Average Value \$ 000	Number	Value \$ 000	Average Value \$ 000	Number	Value \$ 000	Average Value \$ 000	Number	Value \$ 000	Average Value \$ 000	Number	Value \$ 000	Average Value \$ 000	
Kent	86	1,765	20,523	70	1,472	21,028	13	255	19,616	-	-	-	3	38	12,667	
Essex	729	16,513	22,651	648	14,385	22,199	73	1,975	27,055	-	-	-	8	153	19,125	
Lambton	128	2,934	22,922	72	1,787	24,819	48	1,027	21,397	-	-	-	8	120	15,000	
LAKE ST. CLAIR	943	21,212	22,494	799	17,644	22,334	134	3,257	24,306	-	-	-	19	311	16,368	
Wellington	160	4,228	26,425	120	2,146	26,217	40	1,082	27,050	-	-	-	-	-	-	
Waterloo (R.M.)	442	12,103	27,382	332	9,085	27,364	107	2,951	27,579	-	-	-	3	67	22,333	
Perth	68	1,504	22,118	65	1,443	22,200	2	40	20,000	-	-	-	1	21	21,000	
Huron	46	1,004	21,826	37	821	22,189	2	46	23,000	-	-	-	7	137	19,571	
MIDWESTERN ONTARIO	716	18,839	26,311	554	14,495	26,164	151	4,119	27,278	-	-	-	11	225	29,454	
Dufferin	3	80	26,667	3	80	26,667	-	-	-	-	-	-	-	-	-	
Bruce	28	689	24,607	26	636	24,461	1	27	27,000	-	-	-	1	26	26,000	
Grey	43	1,026	23,860	35	831	23,743	7	169	24,143	-	-	-	1	26	26,000	
Simcoe	73	1,893	25,931	37	948	25,622	34	889	26,147	-	-	-	2	56	28,000	
Muskoka (D.M.)	9	194	21,555	6	134	22,333	2	39	19,500	-	-	-	1	21	21,000	
Parry Sound	49	1,001	20,428	37	775	20,946	8	152	19,000	-	-	-	4	74	18,500	
GEORGIAN BAY	205	4,883	23,819	144	3,404	23,639	52	1,276	24,538	-	-	-	9	203	22,555	
Nipissing	284	6,706	23,613	133	3,199	24,053	116	2,676	23,069	-	-	-	35	831	23,743	
Manitoulin	2	54	27,000	1	39	29,000	-	-	-	-	-	-	1	15	15,000	
Sudbury	647	13,510	20,881	512	10,486	20,480	129	2,946	22,837	-	-	-	6	78	13,000	
Timiskaming	73	1,343	18,397	43	855	19,889	16	278	17,375	1	19	19,000	13	191	14,692	
Cochrane	214	4,873	22,771	129	2,990	23,178	70	1,612	23,028	-	-	-	15	271	18,067	
Algoma	437	9,756	22,325	267	6,241	23,374	132	2,877	21,795	-	-	-	38	638	16,789	
NORTHEASTERN ONTARIO	1,657	36,242	21,878	1,085	23,810	21,945	463	10,389	22,438	1	19	19,000	108	2,024	18,741	
Thunder Bay	783	17,946	22,545	664	15,494	22,976	70	1,483	20,400	-	-	-	49	969	19,775	
Rainy River	89	1,511	16,977	67	1,148	17,134	11	203	18,454	-	-	-	11	160	14,545	
Kenora	133	2,834	21,308	121	2,642	21,835	5	105	21,000	-	-	-	7	87	12,428	
NORTHWESTERN ONTARIO	1,005	22,291	22,180	852	19,284	22,634	86	1,791	20,825	-	-	-	67	1,216	18,149	
PROVINCIAL TOTAL	10,254	269,382	26,271	7,289	180,245	24,728	2,689	83,247	30,958	4	615	153,750	272	5,275	19,393	

*Due to the netting of totals over the years, the average value of mortgages for certain counties and economic regions cannot be calculated for presentation here.
The symbol "... " identifies these geographic areas. Also, figures shown between brackets in this table represent negative quantities for either the number or value of mortgages.

NHA-APPROVED MORTGAGES

Table 8(c) - Number, Value and Average Value of Mortgages, by County and Economic Region, for New and Existing Housing, 1974

County, District or Regional (R.M.) Municipality and Economic Region	Total NHA Mortgages	Value \$ 000	Average Value
Glengarry	221	6,889	31,172
Prescott	50	4,236	84,720
Russell	14	1,798	128,429
Stormont	59	2,850	48,305
Dundas	55	1,836	33,382
Ottawa-Carleton (R.M.)	1,717	72,908	42,462
Grenville	108	3,602	33,352
Leeds	117	6,110	52,222
Lanark	135	5,841	43,267
Frontenac	130	3,182	24,477
Renfrew	383	9,987	26,076
EASTERN ONTARIO	2,989	119,239	39,893
Lennox & Addington	139	3,547	25,518
Hastings	244	11,072	45,377
Prince Edward	15	315	21,000
Northumberland	136	3,477	25,566
Peterborough	236	7,872	33,356
Victoria	107	4,095	38,271
Durham	793	32,499	40,982
Haliburton	12	223	18,583
LAKE ONTARIO	1,682	63,100	37,515
Ontario	(2)	(47)	...
York (R.M.)	5,351	268,841	50,241
Peel (R.M.)	-	-	-
Halton (R.M.)	-	-	-
CENTRAL ONTARIO	5,349	268,794	50,251
Hamilton-Wentworth (R.M.)	923	44,353	48,053
Niagara (R.M.)	1,682	39,478	43,931
Haldimand	6	123	20,500
Brant	57	2,848	49,965
NIAGARA	2,668	86,802	32,534
Oxford	187	5,560	29,733
Norfolk	60	3,079	51,317
Elgin	32	644	20,125
Middlesex	772	37,384	48,425
LAKE ERIE	1,051	46,667	44,402

Table 8(c) - Concluded

County, District or Regional (R.M.) Municipality and Economic Region	Total NHA Mortgages	Value \$ 000	Average Value \$
Kent	121	6,475	53,512
Essex	1,092	29,449	26,968
Lambton	147	4,564	31,048
LAKE ST. CLAIR	1,360	40,488	29,771
Wellington	360	15,350	42,639
Waterloo (R.M.)	1,005	24,144	24,024
Perth	121	6,045	49,959
Huron	64	3,092	48,312
MIDWESTERN ONTARIO	1,550	48,631	31,375
Dufferin	(1)	(67)	...
Bruce	113	3,834	33,929
Grey	80	3,193	39,912
Simcoe	149	5,196	34,872
Muskoka (D.M.)	16	717	44,812
Parry Sound	62	2,021	32,597
GEORGIAN BAY	419	14,894	35,547
Nipissing	584	15,739	26,950
Manitoulin	6	787	131,167
Sudbury	778	18,423	23,680
Timiskaming	116	2,914	25,121
Cochrane	444	11,974	26,968
Algoma	613	17,819	29,069
NORTHEASTERN ONTARIO	2,541	67,656	26,626
Thunder Bay	1,052	28,106	26,717
Rainy River	101	1,768	17,505
Kenora	226	7,589	33,580
NORTHWESTERN ONTARIO	1,379	37,463	27,167
PROVINCIAL TOTAL	20,988	793,734	37,818

NHA APPROVED MORTGAGES

Table 9 - Number, Value and Average Value of Mortgages for New and Existing Housing, by Planning Region, 1974

Planning Region	Number of Mortgages	Value \$ 000	Average Value \$
NEW HOUSING			
Eastern Ontario	1,543	86,686	56,180
Central Ontario	6,877	328,515	47,770
Southern and Western Ontario	1,043	61,851	59,301
Northeastern Ontario	897	32,434	36,158
Northwestern Ontario	374	15,172	40,567
PROVINCIAL TOTAL	10,734	524,658	48,878
EXISTING HOUSING			
Eastern Ontario	1,844	47,487	25,752
Central Ontario	4,013	123,972	30,892
Southern and Western Ontario	1,686	38,389	22,769
Northeastern Ontario	1,706	37,243	21,830
Northwestern Ontario	1,005	22,291	22,180
PROVINCIAL TOTAL	10,254	269,382	26,271
TOTAL HOUSING			
Eastern Ontario	3,387	134,173	39,614
Central Ontario	10,890	452,487	41,551
Southern and Western Ontario	2,729	100,240	36,731
Northeastern Ontario	2,603	69,677	26,768
Northwestern Ontario	1,379	37,463	27,167
PROVINCIAL TOTAL	20,988	794,040	37,833

OTHER RELATED DATA

Table 10 - Average Interest Rate (per cent) of Mortgages, Canada,
by Month, 1972 - 1974

Year and Month	Prime Conventional Mortgage Loans	NHA Interest Rate on Approved Lender	
		Home-Ownership Loans	Rental Loans
<u>1972</u> - January	9.04	8.83	9.14
February	8.93	8.76	8.92
March	8.97	8.79	8.91
April	9.03	8.78	8.85
May	9.16	8.83	8.89
June	9.37	8.98	8.93
July	9.41	9.02	9.11
August	9.41	9.08	9.08
September	9.38	9.06	9.15
October	9.35	9.14	9.26
November	9.30	9.08	9.22
December	9.22	9.00	9.08
<u>1973</u> - January	9.09	9.06	9.13
February	9.02	9.00	9.06
March	9.07	9.02	8.87
April	9.15	9.01	8.88
May	9.30	9.07	9.00
June	9.52	9.25	9.02
July	9.71	9.42	9.08
August	9.91	9.59	9.20
September	10.13	9.72	9.31
October	10.13	9.98	9.27
November	10.08	9.80	9.48
December	10.02	9.88	9.78
<u>1974</u> - January	10.02	9.90	9.65
February	10.01	10.09	9.77
March	10.04	10.05	9.59
April	10.70	9.97	9.60
May	11.26	10.56	9.95
June	11.37	10.69	9.82
July	11.60	11.23	10.79
August	11.85	11.29	10.28
September	12.05	11.77	10.78
October	12.05	11.64	10.53
November	12.00	11.80	10.75
December	11.88	11.75	11.27

Source: Central Mortgage and Housing Corporation, Ottawa, "Canadian Housing Statistics, 1974", page 65.

OTHER RELATED DATA

Table 11 - Estimated Value of Mortgage Investments Held by Selected Financial Institutions, Canada, by Quarter, 1972 - 1974

(Values shown in thousand dollars)

Type of Financial Institution	1 9 7 2				1 9 7 3				1 9 7 4			
	I	II	III	IV	I	II	III	IV	I	II	III	IV
1 - Fire and Casualty Insurance Companies Investments in Mortgages	56,858	58,634	61,525	66,820	68,975	73,477	81,657	89,613	97,068	102,269	107,986	109,755
2 - Trust Companies Mortgages and Sales Agreements:												
(a) NHA Loans	991,897	1,052,081	1,117,935	1,216,277	1,255,026	1,345,014	1,404,060	1,468,452	1,514,388	1,539,050	1,573,956	1,581,944
(b) Conventional Loans	3,651,646	3,817,299	4,028,299	4,245,762	4,404,565	4,839,797	5,344,231	5,725,244	6,099,514	6,627,603	7,028,573	7,263,822
i) Residential	..	..	..	3,585,064	3,670,769	4,106,638	4,544,779	4,773,939	5,061,701	5,521,959	5,872,094	6,099,439
ii) Non-Residential	..	..	..	660,698	733,796	733,159	799,452	951,305	1,037,813	1,105,644	1,156,479	1,164,383
3 - Mortgage Companies Mortgages and Sales Agreements:												
(a) NHA Loans	403,834	433,742	485,828	529,840	562,798	585,020	674,777	673,080	675,614	705,758	697,247	687,511
(b) Conventional Loans	2,790,890	2,914,145	3,069,664	3,219,446	3,337,709	3,566,481	3,826,787	4,079,997	4,210,371	4,469,549	4,664,415	4,821,745
i) Residential	..	..	..	2,773,374	2,888,302	3,115,052	3,353,476	3,562,535	3,675,727	3,908,389	4,087,200	4,216,886
ii) Non-Residential	..	..	..	446,072	449,407	451,429	473,311	517,462	534,644	561,160	577,215	604,859
4 - Credit Unions Mortgage Loans	1,734,363	1,902,415	2,145,927	2,321,462	2,491,731	2,816,845	3,077,982	3,260,006	3,517,694	3,769,127	3,933,920	4,034,762
5 - Sales Finance and Consumer Loan Companies Mortgage Loans on:												
(a) Business Properties	..	..	56,595	57,743	58,958	56,590	58,991	64,927	72,550	78,436	80,816	82,318
(b) Residential Properties	..	..	318,980	332,011	342,859	348,149	391,494	453,091	499,716	563,668	598,513	610,397
6 - Mutual Funds Investments in Mortgages	239,545	251,067	268,908	280,272	305,384	318,732	333,585	344,568	386,057	395,367	390,841	391,113
7 - Closed-End Funds Investments in Mortgages	269	270	29	29	23	22	22	22	16	48	47	45
TOTAL	9,869,302	10,429,653	11,553,690	12,269,662	12,828,028	13,950,127	15,193,586	16,159,000	17,072,988	18,250,875	19,076,314	19,583,412

Source: Statistics Canada, Ottawa, "Financial Institutions - Financial Statistics", Fourth Quarter, 1974, Catalogue Number 61-006.

OTHER RELATED DATA

Table 12(a) - Value of Building Permits Issued, by Type of Structure, 1968 - 1974

Type of Structure	1968	1969	1970	1971	1972	1973	1974
	V A L U E (Thousand dollars)						
Residential	1,123,191	1,114,578	1,079,037	1,455,512	1,714,080	2,366,024	2,002,203
Non-Residential:							
Industrial	183,294	297,807	230,560	196,882	278,890	428,004	533,896
Commercial	294,108	382,683	414,513	488,607	564,472	849,323	905,229
Institutional and Governmental	550,900	507,290	578,223	459,263	430,965	377,689	385,367
ALL STRUCTURAL TYPES	2,151,493	2,302,358	2,302,333	2,600,264	2,988,407	4,021,040	3,826,695
	P E R C E N T O F V A L U E						
Residential	52.2	48.4	46.9	56.0	57.4	58.8	52.3
Non-Residential:							
Industrial	8.5	13.0	10.0	7.6	9.3	10.7	13.9
Commercial	13.7	16.6	18.0	18.8	18.9	21.1	23.7
Institutional and Governmental	25.6	22.0	25.1	17.6	14.4	9.4	10.1
ALL STRUCTURAL TYPES	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Per Cent of Population Coverage	92.8	91.1	91.1	91.4	92.8	92.8	93.1

Source: Statistics Canada, Ottawa, "Building Permits", Various Annual Reports, Catalogue Number 64-203.

Table 12(b) - Value of Building Permits Issued (Residential and All Structural Types),
by Economic Region, 1968 - 1974

(Values shown in thousand dollars)

Economic Region	1968	1969	1970	1971	1972	1973	1974
R E S I D E N T I A L							
Eastern Ontario	96,211	122,307	152,821	166,325	215,652	287,104	219,249
Lake Ontario	37,719	45,413	46,294	55,874	69,660	96,133	115,826
Central Ontario	588,628	484,902	495,513	671,784	783,041	1,123,224	792,040
Niagara	116,427	126,858	100,738	147,883	199,755	260,344	261,604
Lake Erie	52,954	62,561	50,454	79,098	81,600	104,829	94,338
Lake St. Clair	59,946	66,779	57,896	78,114	79,041	97,005	122,447
Midwestern Ontario	75,752	78,131	61,538	82,097	105,537	138,570	142,452
Georgian Bay	50,496	57,387	51,212	68,398	86,088	146,418	138,638
Northeastern Ontario	35,096	52,804	49,745	87,185	69,248	79,044	78,474
Northwestern Ontario	9,962	17,436	12,826	18,754	24,458	33,353	37,135
ALL REGIONS	1,123,191	1,114,578	1,079,037	1,455,512	1,714,080	2,366,024	2,002,203
A L L S T R U C T U R A L T Y P E S							
Eastern Ontario	232,870	269,839	367,410	328,274	397,727	468,734	470,810
Lake Ontario	63,332	79,778	84,379	96,612	109,574	144,270	175,827
Central Ontario	1,077,460	1,056,378	1,064,794	1,272,720	1,392,176	2,012,357	1,709,374
Niagara	238,783	235,524	209,890	228,992	311,006	399,767	421,719
Lake Erie	102,606	141,470	108,461	120,851	150,448	193,337	185,852
Lake St. Clair	118,080	142,587	120,691	131,542	138,849	157,091	205,685
Midwestern Ontario	129,547	140,287	116,052	132,630	167,782	215,414	228,560
Georgian Bay	79,307	88,914	83,254	102,302	122,663	201,075	202,799
Northeastern Ontario	83,017	110,129	114,465	141,625	153,520	153,622	146,918
Northwestern Ontario	26,491	37,452	32,937	44,716	44,662	75,373	79,151
ALL REGIONS	2,151,493	2,302,358	2,302,333	2,600,264	2,988,407	4,021,040	3,826,695

Source: Statistics Canada, Ottawa, "Building Permits", Various Annual Reports, Catalogue Number 64-203.

OTHER RELATED DATA

Table 13 - Number of Housing Starts for Selected Municipalities, by Type of Structure, 1973 and 1974

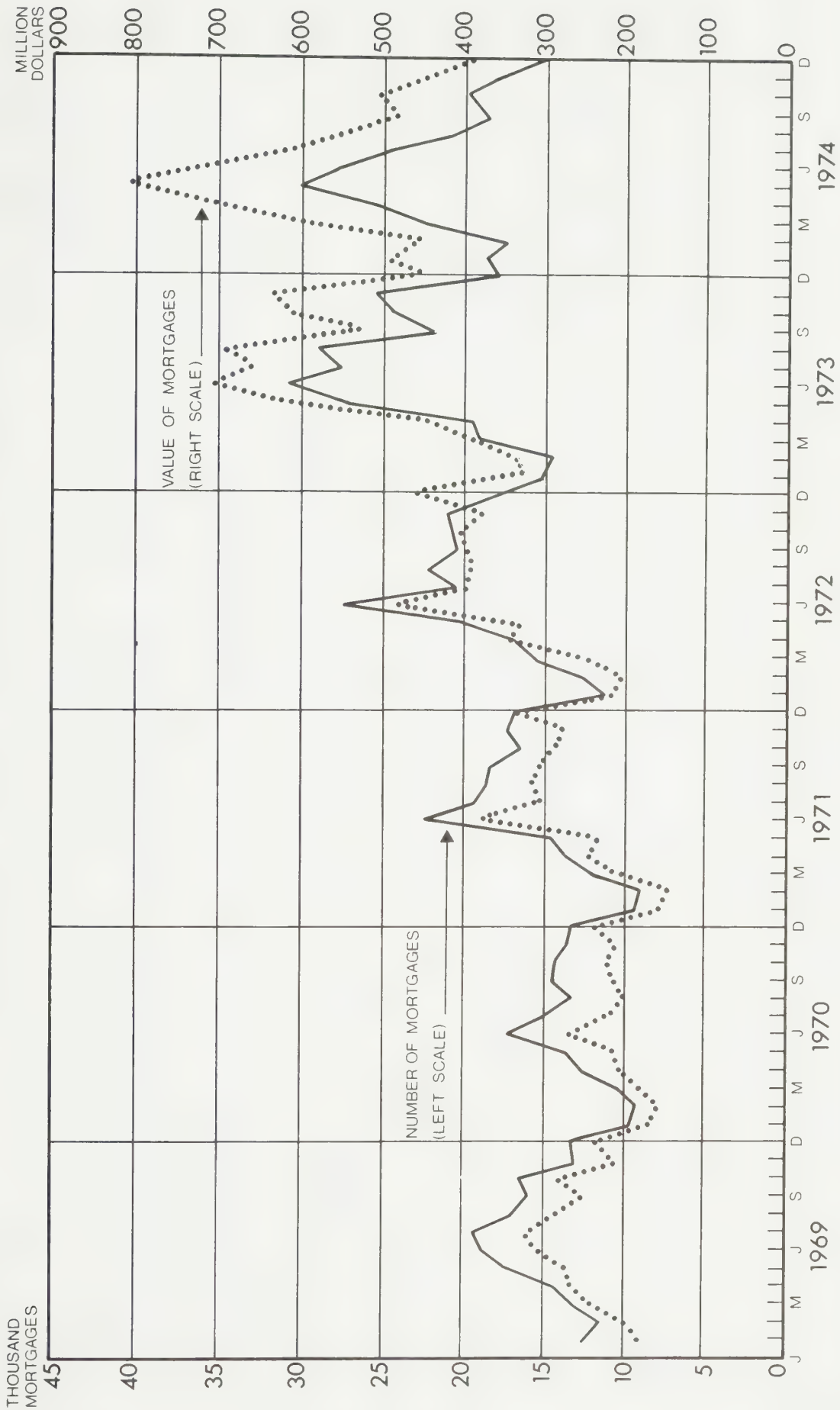
Municipalities With Population of 50,000 and Over	Total Housing Starts		Single Detached		Semi-detached and Duplex		Row Housing		Apartment and Other		Percentage of Provincial Total	
	1973	1974	1973	1974	1973	1974	1973	1974	1973	1974	1973	1974
Brantford	1,415	728	333	359	26	52	203	127	853	190	1.3	0.8
Burlington	3,311	1,402	1,187	586	255	30	289	225	1,580	561	3.0	1.6
Etobicoke	4,499	1,489	204	123	46	170	111	131	4,138	1,065	4.1	1.7
Guelph	939	1,746	535	449	129	48	100	414	175	835	0.8	2.0
Hamilton	4,247	3,883	1,097	991	203	246	484	597	2,463	2,049	3.8	4.5
Kingston	784	155	31	34	32	24	258	-	463	97	0.7	0.2
Kitchener	2,567	2,341	668	497	150	148	269	515	1,480	1,181	2.3	2.7
London	3,300	2,848	1,283	970	68	136	473	662	1,476	1,080	3.0	3.3
Mississauga	8,625	5,058	1,578	832	1,554	774	1,827	543	3,666	2,909	7.8	5.9
Niagara Falls	756	812	390	437	75	66	150	27	141	282	0.7	0.9
North Bay	964	429	264	204	98	62	109	94	493	69	1.4	0.5
Oakville	1,882	628	981	284	70	20	60	119	771	205	1.7	0.7
Oshawa	1,251	1,325	448	299	344	216	235	320	224	490	1.1	1.5
Ottawa	8,631	4,698	388	35	24	24	650	283	7,569	4,356	7.8	5.5
Peterborough	450	785	314	340	44	2	-	23	92	420	0.4	0.9
Sarnia	554	290	48	72	38	4	54	32	414	182	0.5	0.3
Sault Ste. Marie	767	775	626	452	14	82	-	-	127	241	0.7	0.9
Scarborough	5,554	4,771	830	698	197	418	1,316	1,095	3,211	2,560	5.0	5.6
St. Catharines	2,177	1,617	1,075	740	288	276	318	347	496	254	2.0	2.0
Sudbury	563	170	151	123	26	28	91	-	295	19	0.5	0.2
Thunder Bay	1,351	747	594	500	65	64	21	48	671	135	1.2	0.9
Toronto	2,996	1,939	42	37	108	88	129	75	2,717	1,739	2.7	2.3
Windsor	1,502	1,873	523	625	178	158	99	24	702	1,066	1.4	2.2
York	739	1,956	54	38	12	16	-	5	673	1,897	0.7	2.3
York, East	301	101	22	18	2	4	41	24	236	55	0.3	0.1
York, North	6,219	6,016	603	466	700	242	1,480	583	3,436	4,725	5.6	7.0
Total of 26 Municipalities	66,344	48,582	14,269	10,209	4,746	3,398	8,767	6,313	38,562	28,662	60.5	56.5
PROVINCIAL TOTAL	110,536	85,503	42,751	33,886	7,950	6,058	11,977	9,518	47,858	36,041	100.0	100.0

Source: "Housing Statistics - Ontario Region", Central Mortgage and Housing Corporation, Toronto.

C H A R T S

	<u>Page</u>
1. Number and value of conventional mortgages registered, by month of registration, 1969 - 1974	45
2. Number and value of newly registered conventional mortgages, 1969 - 1974 (estimate for 1975)	46
3. Comparative increase in the number and value of conventional mortgages registered, by type of lender, 1970 - 1974	47
4. Percentage distribution of the number and value of conventional mortgages registered, by county, 1974	48
5. Weighted average interest rate of conventional mortgages, by type of lender, by quarter, 1969 - 1974	49
6. Average value of conventional mortgages, by selected characteristics, 1969 - 1974	50
7. Value of building permits issued, by type of structure, 1966 - 1974	51

CHART 1
NUMBER AND VALUE OF CONVENTIONAL MORTGAGES* REGISTERED
BY MONTH OF REGISTRATION, 1969 — 1974



Source: Table 2 (a)

* Having values under \$500,000

CHART 2
NUMBER AND VALUE OF NEWLY REGISTERED CONVENTIONAL MORTGAGE LOANS
1969 - 1974 (ESTIMATE FOR 1975)

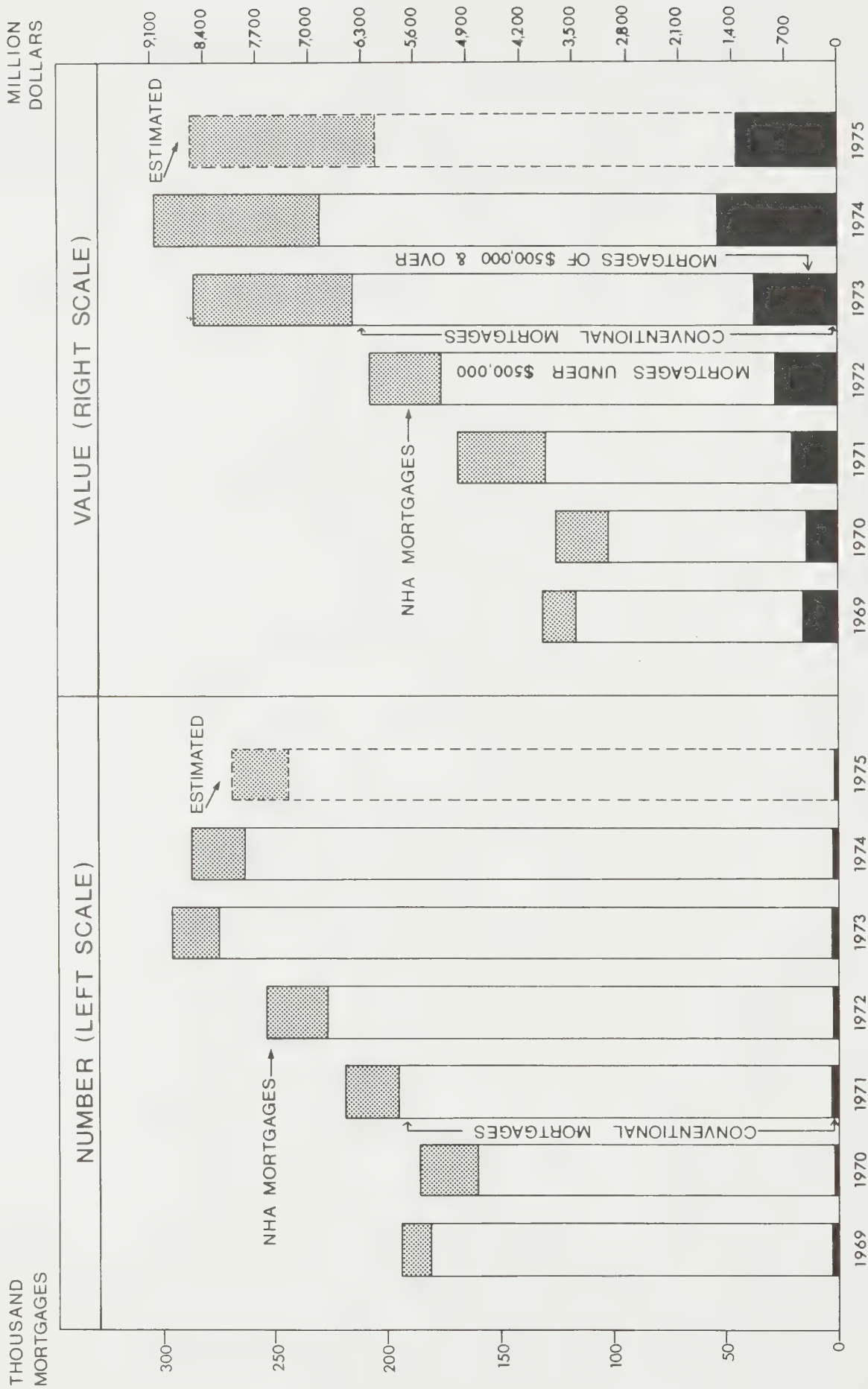
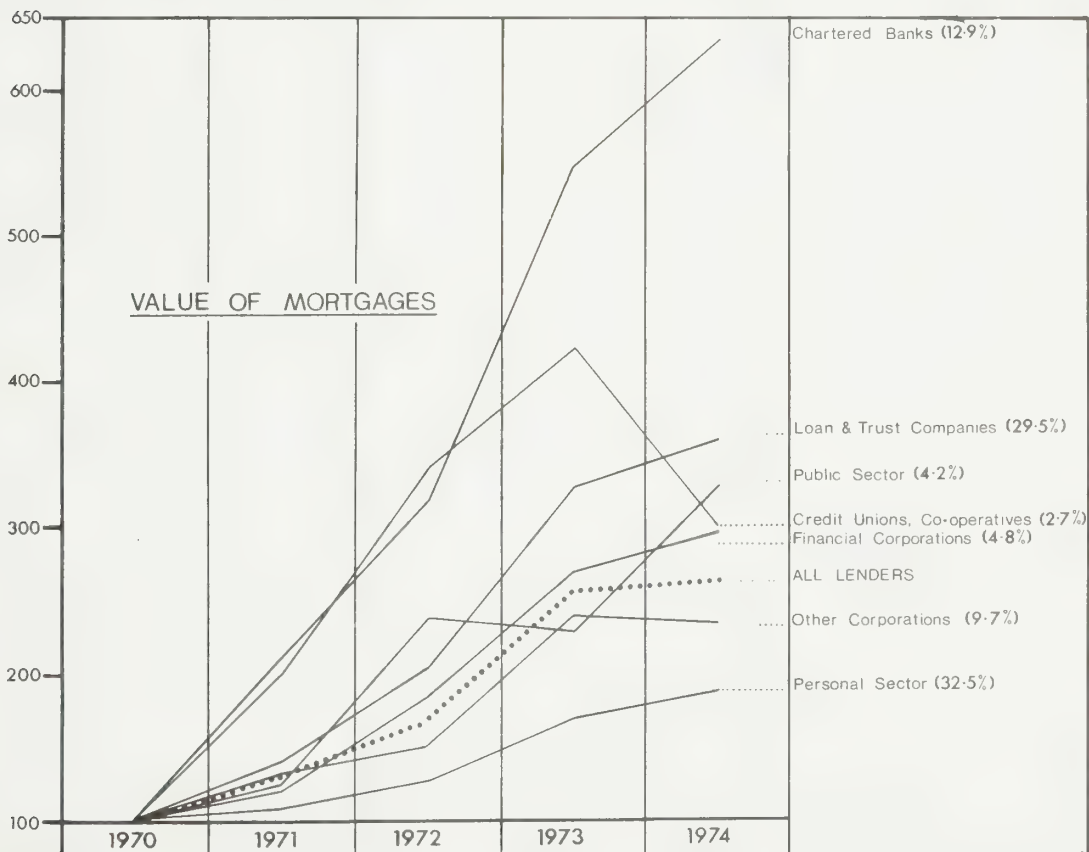
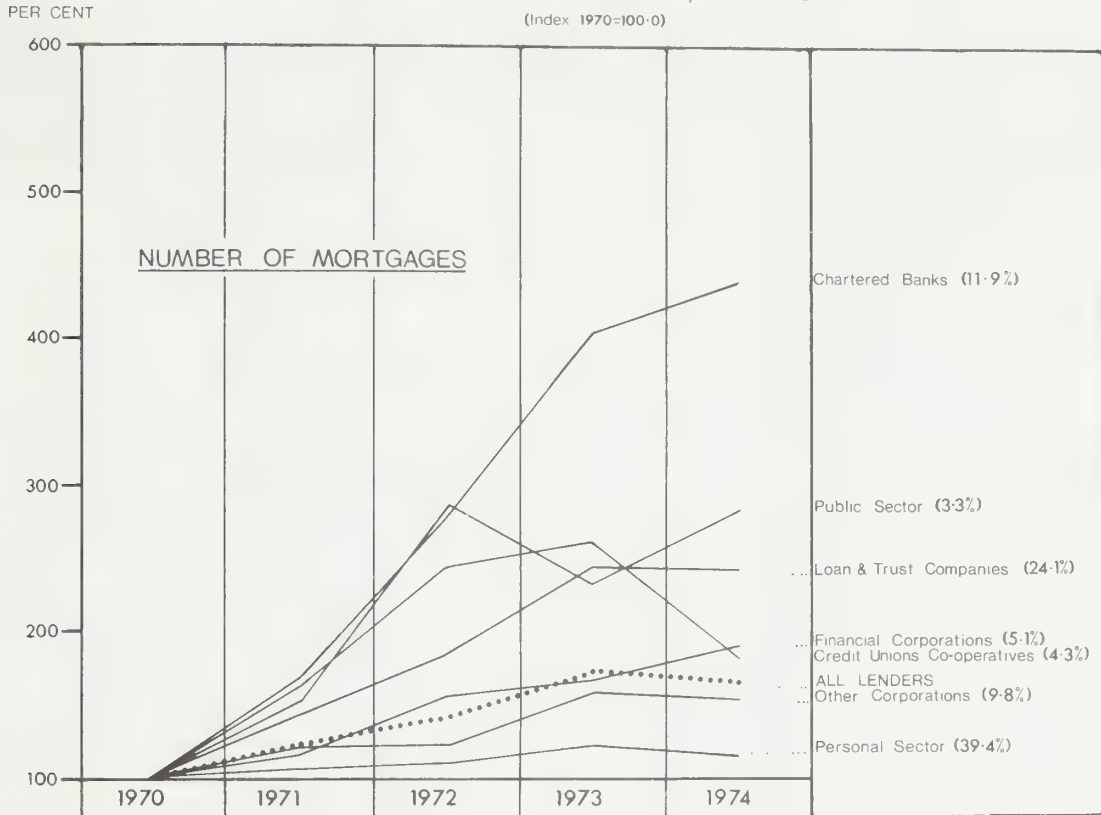


CHART 3
COMPARATIVE INCREASE IN THE NUMBER AND VALUE
OF CONVENTIONAL MORTGAGES* REGISTERED,
BY TYPE OF LENDER, 1970-1974



Figures in brackets indicate proportion for each lender type of the total number and value of mortgages registered in 1974

CHART 4

PERCENTAGE DISTRIBUTION OF THE NUMBER AND VALUE OF CONVENTIONAL MORTGAGES*
REGISTERED, BY COUNTY, 1974

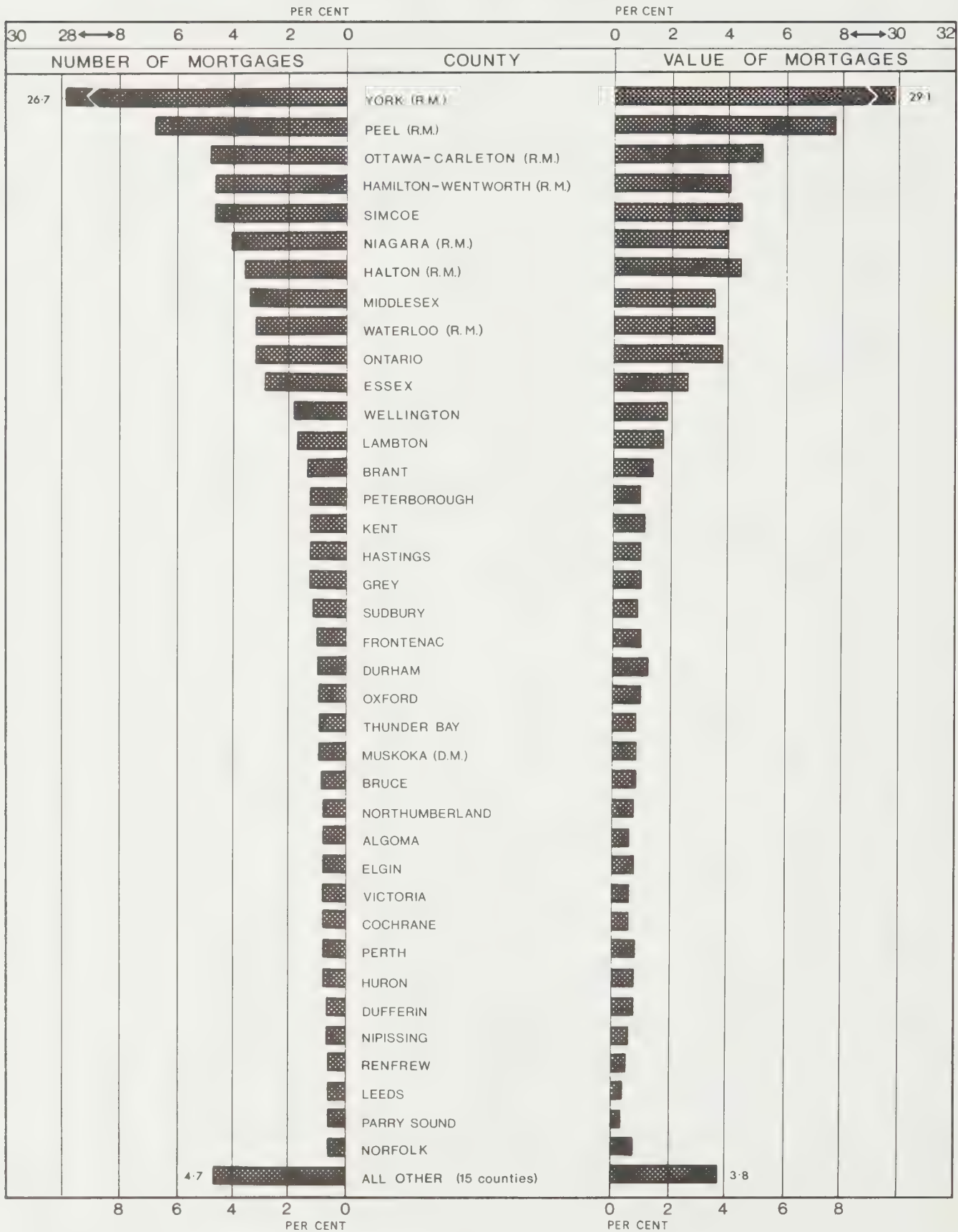
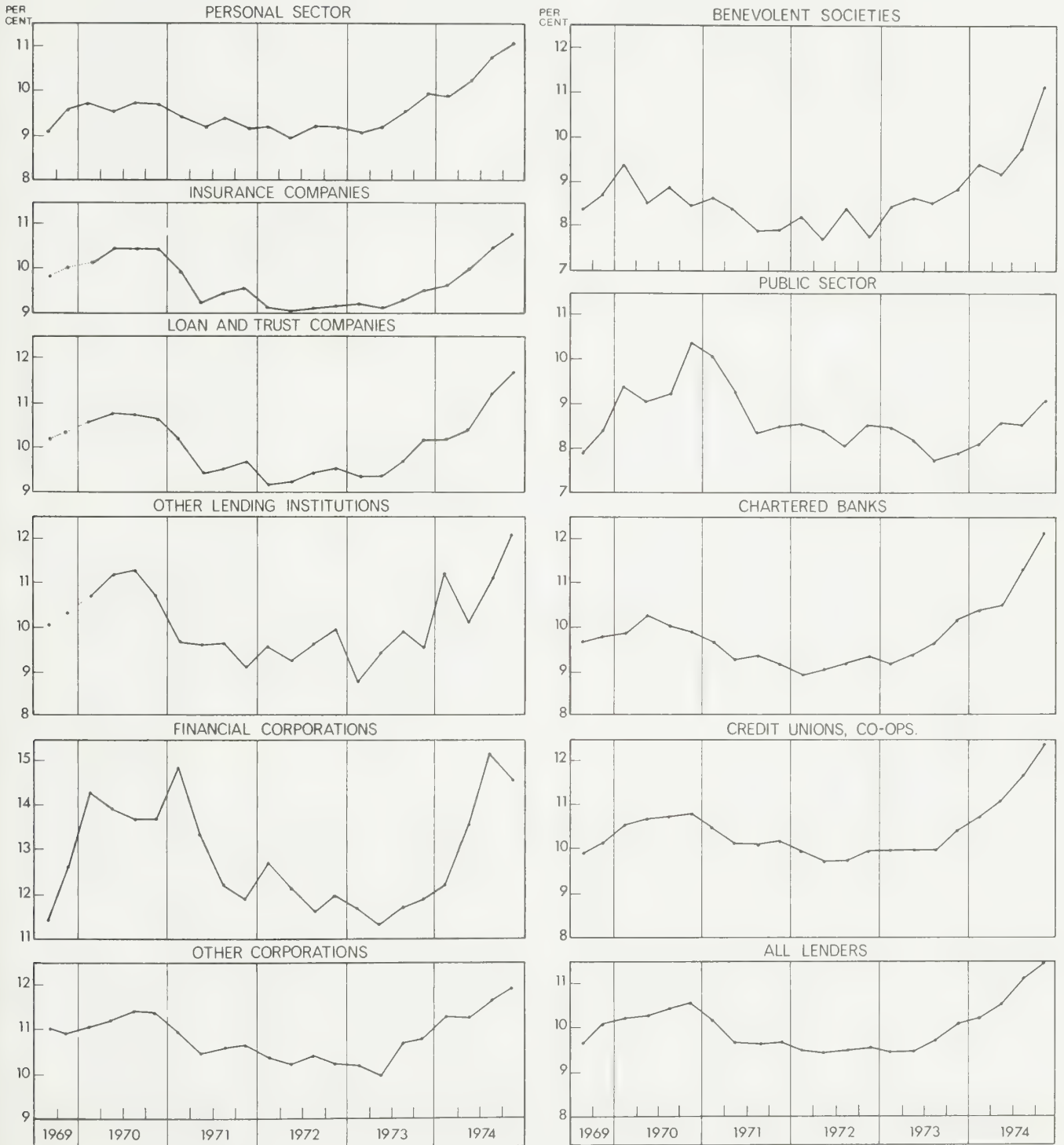


CHART 5

WEIGHTED AVERAGE INTEREST RATE OF CONVENTIONAL MORTGAGES,* BY TYPE OF LENDER, BY QUARTER, 1969-1974

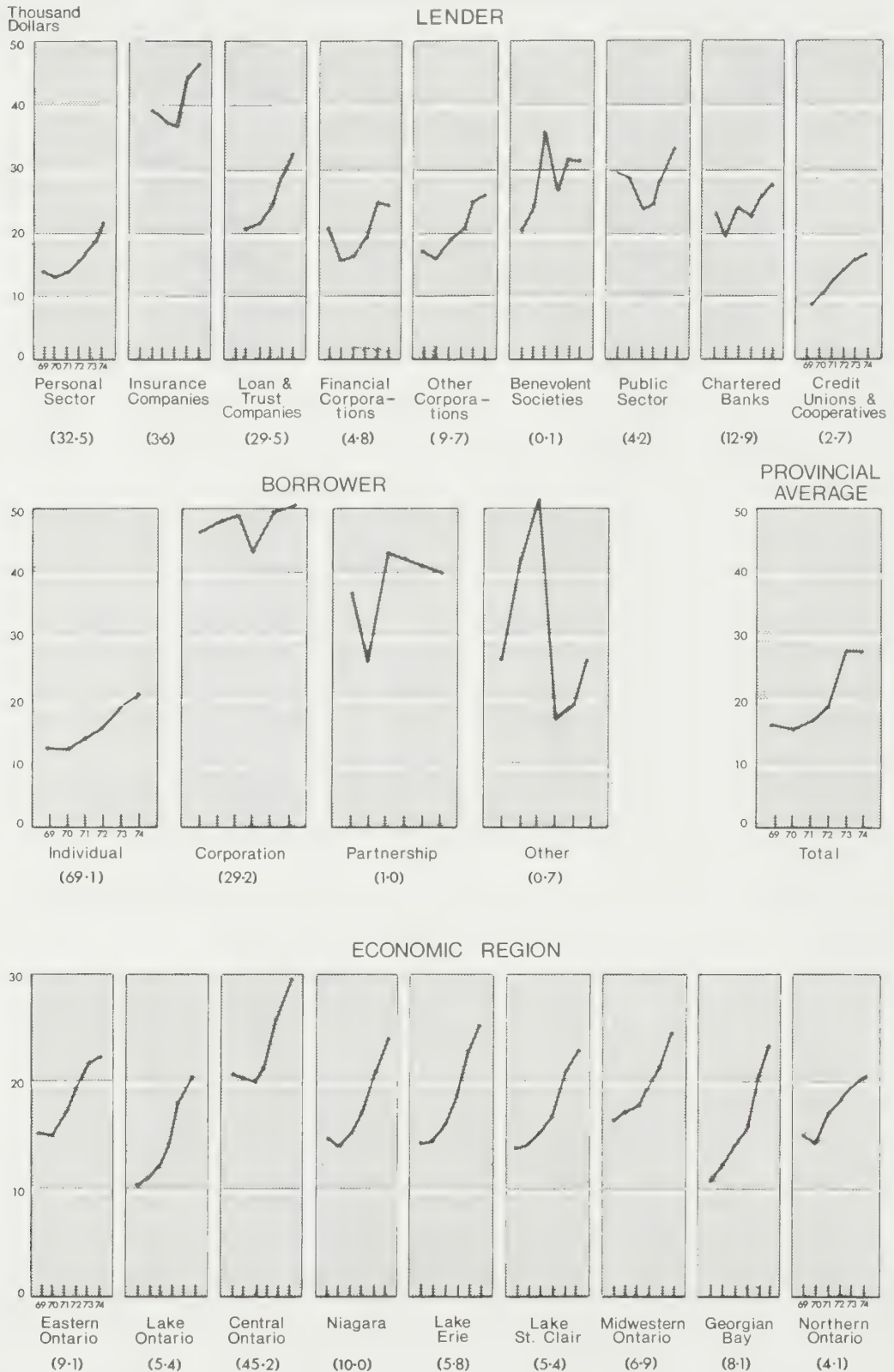


•Rate projected for 1969

*Having values under \$500,000

CHART 6 AVERAGE VALUE OF CONVENTIONAL MORTGAGES,* BY SELECTED CHARACTERISTICS, 1969-1974

(Per cent of provincial total value of mortgages* for 1974 shown in brackets)

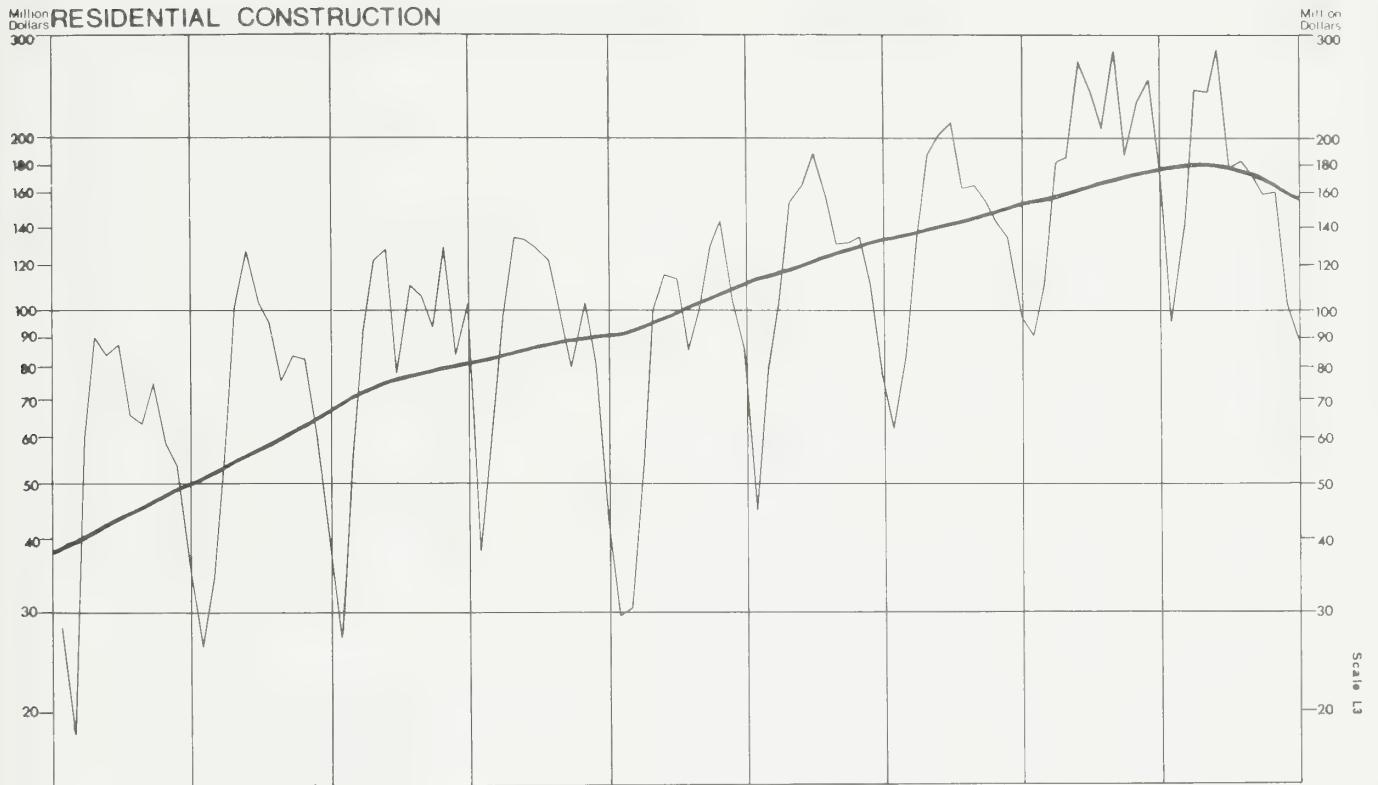


Source: Tables 1(a), 1(b), 3(a), 3(c), and 3(d).

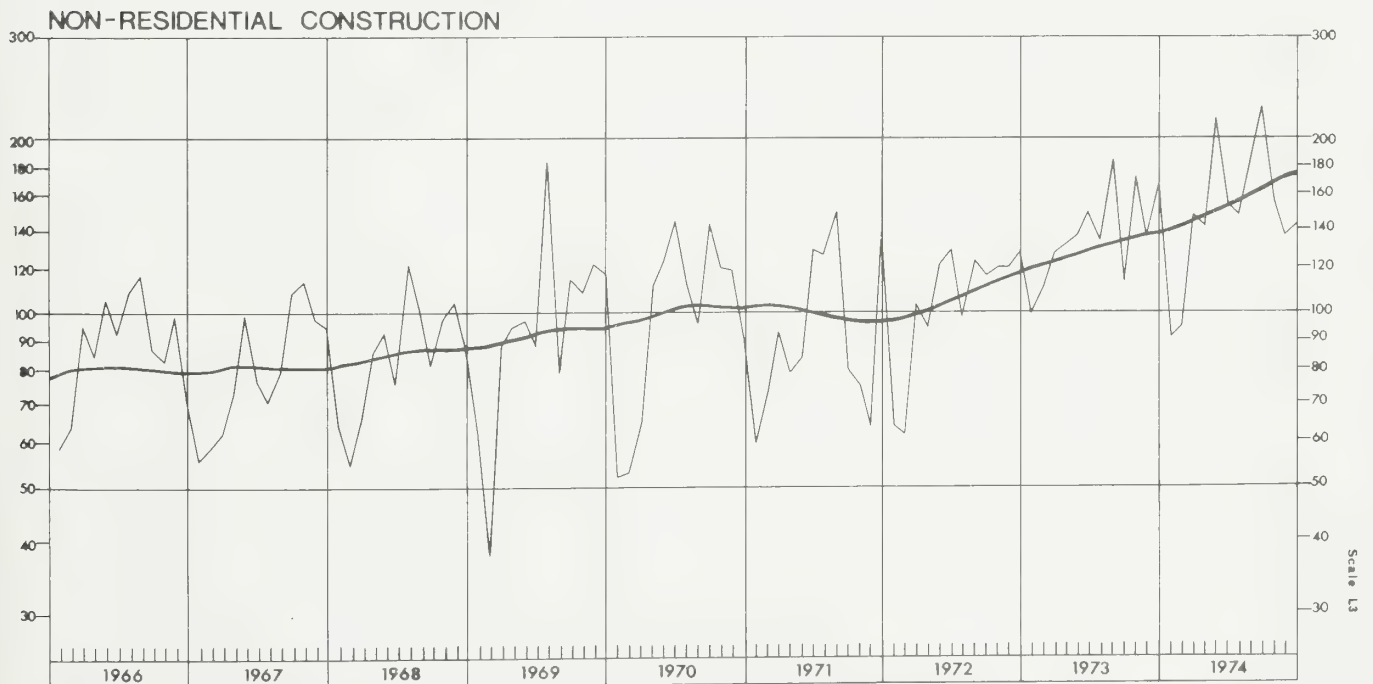
* Having values under \$ 500,000

CHART 7

VALUE OF BUILDING PERMITS ISSUED, BY TYPE OF STRUCTURE, 1966-1974



— TREND CYCLE



APPENDICES

	<u>Page</u>
1. Definition of Terms	55
2. Tabular Listing of Registry and Land Titles Offices, by Registry Division, as of January 1, 1974	57

APPENDIX 1

Definition of Terms

A mortgage is defined as a transaction by which conditional conveyance of property is provided as security for the payment of a debt or the performance of some other obligation. A conventional mortgage is one which is financed through conventional sources, i.e., other than by government funds.

For purposes of this survey a "charge" under The Land Titles Act is treated here as a mortgage. Each of the following legal instruments is excluded in this definition of a mortgage.

- Bond mortgages (deeds of trust and mortgages)
- Debentures
- Instruments registered under Section 88 of the Bank Act (Canada)
- Claims for mechanics' liens with extended period of credit
- Mortgages of mortgages
- Transfers of charges containing provisions for retransferance
- Charges for installation of sanitary conveniences under The Public Health Act
- Agreements altering the terms of mortgages or charges
- Mortgages of leases
- Mortgage assignments
- Mortgages or liens on chattels and crops, caveats or lis pendens

Explanatory notes concerning some of the terms occurring in Tables 8(a) to 8(c) and 9, relating to statistical data on NHA-approved mortgages, are presented as follows. The bracketed references included are the appropriate sections of the National Housing Act, 1953 - 54, as amended.

1. New Housing Loans - are loans made on original new construction to create a dwelling unit or units.
2. Existing Housing Loans - are loans on dwelling units already constructed for residential purposes.
3. Approved Lender Loans - are loans made by lenders approved by the Governor-in-Council on an individual company basis for the purpose of making loans under the National Housing Act. The majority of these lenders are chartered banks, and life insurance, trust and mortgage loan companies. A small number of pension funds is also included, but their NHA

activity forms only a small proportion of the total. Thus, for many purposes, the activity of the approved lenders under the National Housing Act may be taken as equivalent to the NHA activity of the group companies sometimes referred to as "lending institutions".

4. Low Income Housing Loans - are loans on dwellings financed by CMHC under the National Housing Act through aid to low income groups, and include loans to entrepreneurs and non-profit corporations (Section 15), public housing (Section 43), student housing (Section 47), Federal-Provincial rental and sales housing (Section 40), and low income housing financed under Sections 58 and 59.
5. Public Housing Loans - are loans granted by CMHC to a province, municipality or public housing agency for the construction or acquisition of a public housing project including the land upon which it is situated.
6. Other Housing Loans - includes housing loans granted by CMHC under Section 58 of the National Housing Act other than income housing, including loans under the Veterans' Land Act, the Farm Credit Act, loans for Urban Military Housing, and "Direct Government House-Building", i.e., living quarters for Department of National Defence and employees of other Federal Government departments.
7. Home-Ownership Loans - are loans granted for NHA-approved housing projects built for purposes of resale of the individual units to qualifying families.
8. Rental Loans - are loans granted for NHA-approved housing projects built for purposes of being rented to individuals or families with low incomes.

The classification of structures into groups for Tables 12(a) and 12(b) is dependent upon the intended use of the structure in the case of new buildings; the present or intended use of the building to which repairs and improvements are being made; the principal use of the building where the intended use of the building is for more than one purpose.

APPENDIX 2

Tabular Listing of Registry and Land Titles Offices, by Registry Division, as of January 1, 1974

Office Code	Registry Division	Location of Office	Registry Office		Land Titles Office			
			Conventional Mortgages		Blow-up Ratio as at Jan. 1, 1974	Conventional Mortgages		Blow-up Ratio as at Jan. 1, 1974
			Total Registered in 1974	Included in Sample		Total Registered in 1974	Included in Sample	
01	Algoma	Sault Ste. Marie	1,686	415	5	366	366	1
02	Brant	Brantford	3,534	710	5			
03	Bruce	Walkerton	2,179	436	5	151	151	1
04	Ottawa	Ottawa	4,808	481	5	2,797	1,331	2
05	Carleton	Ottawa	4,911	916	5			
06	Cochrane	Cochrane	NIL	NIL	1	1,997	454	5
07	Dufferin	Orangeville	1,890	910	2			
08	Dundas	Morrisburg	455	455	1			
09	Durham East	Port Hope	1,290	562	2	6	6	1
10	Durham West	Bowmanville	1,520	764	2	NIL	NIL	1
11	Elgin	St. Thomas	1,973	1,112	2	49	49	1
12	Essex	Windsor	6,283	694	10	1,203	1,203	1
13	Frontenac	Kingston	2,893	575	5			
14	Glengarry	Alexandria	500	500	1			
15	Grenville	Prescott	681	681	1			
16	Grey North	Owen Sound	2,130	431	5			
17	Grey South	Durham	1,140	567	2			
18	Haldimand	Cayuga	1,356	674	2			
19	Haliburton	Minden	1,091	528	2			
20	Halton	Milton	6,263	641	10	3,154	1,575	2
21	Hastings	Belleville	3,271	623	5	56	56	1
22	Huron	Goderich	1,952	995	2			
23	Kenora	Kenora	65	65	1	650	389	2
24	Kent	Chatham	3,384	661	5			
25	Lambton	Sarnia	4,690	963	5			
26	Lanark North	Almonte	504	504	1			
27	Lanark South	Perth	601	601	1			
28	Leeds	Brockville	1,618	806	2			
29	Lennox	Napanee	1,131	547	2			
30	Niagara North	St. Catharines	5,436	1,204	5	260	260	1
31	Manitoulin	Gore Bay	236	236	1	11	11	1
32	London	London	1,464	296	5	105	105	1
33	Middlesex East	London	6,536	688	10	170	170	1
34	Middlesex West	Glencoe	726	354	2	107	107	1
35	Muskoka	Bracebridge	1,637	813	2	884	435	2
36	Nipissing	North Bay	507	507	1	1,292	820	2
37	Norfolk	Simcoe	1,504	749	2			
38	Northumberland East	Colborne	1,034	520	2			
39	Northumberland West	Cobourg	1,143	565	2			
40	Ontario County	Whitby	5,805	560	10	2,604	552	5
41	Oxford	Woodstock	2,116	452	5	478	478	1
42	Parry Sound	Parry Sound	685	363	2	845	430	2
43	Peel	Brampton	11,690	1,144	10	5,652	1,066	5
44	Perth	Stratford	1,954	1,019	2			
45	Peterborough	Peterborough	3,432	679	5	56	56	1
46	Prescott	L'Orignal	550	550	1	243	243	1
47	Prince Edward	Pictou	765	402	2			
48	Rainy River	Fort Frances	1	1	1	318	318	1
49	Renfrew	Pembroke	1,679	958	2			
50	Russell	Russell	1,436	736	2	NIL	NIL	1
51	Simcoe	Barrie	11,574	1,083	10	584	584	1
52	Stormont	Cornwall	1,336	597	2			
53	Sudbury	Sudbury	250	250	1	2,933	696	5
54	Timiskaming	Haileybury	NIL	NIL	1	767	380	2
55	Thunder Bay	Thunder Bay	1,762	874	2	790	391	2
57	Victoria	Lindsay	2,023	410	5			
58	Waterloo North	Kitchener	6,137	1,197	5			
59	Niagara South	Welland	4,917	1,084	5	46	46	1
60	Wellington North	Arthur	1,053	519	2			
61	Wellington South	Guelph	3,901	778	5			
62	Wentworth	Hamilton	10,203	1,054	10	2,015	1,293	2
63	Toronto	Toronto	16,160	1,607	10			
64	Toronto Boroughs and York S.	Toronto	21,930	1,099	20			
65	York North	Newmarket	4,571	921	5			
66	Toronto and York	Toronto				27,682	1,431	20
67	Waterloo South	Cambridge	2,281	529	5			
ALL REGISTRY DIVISIONS			202,233	42,615	4.7	58,271	15,452	3.8

REALTY MORTGAGE LOANS REGISTERED IN ONTARIO DURING 1975

CA24N TR
- R25



Ontario

CENTRAL STATISTICAL SERVICES
MINISTRY OF TREASURY, ECONOMICS AND
INTERGOVERNMENTAL AFFAIRS

For copies of this Report, or related statistical
information, enquiries should be directed to:

A.W. MacKINNON, STATISTICIAN
CENTRAL STATISTICAL SERVICES
MINISTRY OF TREASURY, ECONOMICS &
INTERGOVERNMENTAL AFFAIRS
QUEEN'S PARK
TORONTO, ONTARIO M7A 1Y9

REALTY MORTGAGE LOANS REGISTERED IN ONTARIO DURING 1975

MINISTRY OF TREASURY, ECONOMICS AND
INTERGOVERNMENTAL AFFAIRS

HON. W. DARCY MCKEOUGH
TREASURER OF ONTARIO AND
MINISTER OF ECONOMICS AND INTERGOVERNMENTAL AFFAIRS

A. RENDALL DICK
DEPUTY MINISTER

PREFACE

In this report, the sixth and last of the annual series, estimates and analysis of quarterly data on mortgages registered in the Province of Ontario are provided.

The report is presented in three parts. Part I gives data estimates on the number, value and average value of newly registered conventional mortgages, distributed by county, lender type and borrower type. Part II treat NHA-approved lender loans for new and existing housing. Part III deals with the number of housing starts for selected municipalities, as well as, building permits classified by type of structure.

The assistance of the Director of Land Registration and his field operations staff in recording sample mortgage data and submitting it to our office is greatly appreciated.

This report was prepared by Central Statistical Services in the Ministry of Treasury, Economics and Intergovernmental Affairs.

December 20, 1976

Central Statistical Services.

SYMBOLS USED IN REPORT

- Nil or zero
- Amount too small to be expressed
- .. Figures not available
- ... Figures not appropriate or not applicable

C O N T E N T S

Page

INTRODUCTION AND DESCRIPTION

I	The Survey	1
	a) Background	
	b) Data Source	
	c) Limitation of the Data	
	d) Sampling Method	
	e) Estimating Procedures	
II	Land Registration Systems in Ontario	3
	a) The Registry System	
	b) The Land Titles System	
III	NHA and Other Related Data Series	4
	a) NHA Sponsored Mortgage Activity	
	b) Building Permit Data Series	
	c) Housing Starts	

ANALYSIS

Statistical Highlights	5
a) Comparison of 1975 with Previous Years	
b) Forecast for 1976	
c) Mortgage Interest Rates	

TABLES	11
--------	----

CHARTS	63
--------	----

APPENDICES	73
------------	----

INTRODUCTION AND DESCRIPTION

I The Survey

a) Background

This sample survey on new conventional mortgages in Ontario was undertaken by Central Statistical Services in the Ministry of Treasury, Economics and Intergovernmental Affairs in 1969 as a result of an agreement with Statistics Canada and the Central Mortgage and Housing Corporation.

In order to provide comprehensive survey data on all new mortgage loan activity in the Province, total data on National Housing Act loans compiled by the C.M.H.C. are provided (Tables A-C and 8-12).

b) Data Source

The source of data for this report is the mortgage deed (Registry Office) or charge (Land Titles Office). These legal instruments (deeds and charges) are registered and filed in the various registry and land titles offices administered by the Ministry of Consumer and Commercial Relations.

c) Limitations of the Data

Data on property use (i.e., residential, farm, commercial, industrial, institutional, etc.) are not available from the source document. The security ranking of mortgages (i.e., 1st, 2nd, etc.) is also not available and therefore no breakdown of interest rates according to the rank of the mortgage can be derived. Again, the source document does not show whether loans covered real property only, buildings only, or property and buildings combined, or whether the structures, as mortgaged, were new or used.

The registry and land titles records for the Township of Cumberland in the Regional Municipality of Ottawa-Carleton remain in the registry office for the County of Russell. Thus, all statistical tables showing conventional mortgages by county and related geographic distributions are affected by this administrative arrangement.

-
1. See published annual reports entitled "Canadian Housing Statistics", Economic and Statistical Services Division, Central Mortgage and Housing Corporation, Ottawa.

Since the definition of administrative boundaries of some Registry Divisions do not coincide with certain Regional Municipalities (e.g. Haldimand-Norfolk and Durham), it is necessary to record survey data by the former county boundaries for such geographic areas. Such statistical presentation is also necessary in order to maintain comparability with traditional boundaries of the ten Economic Regions.

d) Sampling Method

The sampling technique of stratified systematic sampling was employed to obtain the monthly data in this survey. The total population of conventional mortgages newly registered in the Province was divided into sub-populations or strata. The individual registry or land titles offices are sub-populations, each of which is sampled independently. Of those 97 potential samples from sub-populations in 1975 two offices did not register any conventional mortgage and were excluded.

Each office was allocated a sampling ratio, designed to ensure an adequate number of statistical observations in order to achieve a predetermined minimum degree of error, not in excess of 5 per cent. These ratios (shown on page 77) range in size by office from 1 (i.e., all mortgages) to 1/50 (every fiftieth mortgage). The total sample of newly registered conventional mortgages from all sub-populations aggregated to approximately 11 per cent of all those registered in the Province.

e) Estimating Procedures

From the sampled values, estimates for each population value are obtained by multiplying the sample value for each characteristic with the inverse of the sampling ratio for each office (i.e., blow-up factor).

For mortgages having a value of \$500,000 and over, only quarterly estimates are calculated, and then only at the Provincial level. The blow-up factor used in estimates of these large mortgages is the inverse of the sampling ratio for the Province as a whole. Due to the relatively small frequency of such mortgages (with 0.4 per cent of the total number and 18.0 per cent of the total value during 1975), it is not possible to provide reliable estimates on the nature of the usual loan characteristics, other than by lender and borrower types (Tables 1(a) and 1(b)) and by Economic and Planning Regions (Tables B and C).

Although all data estimates are subject to the usual sampling errors, the data obtained from a sample as presented in this report are sufficiently accurate for representing total group performance and in identifying trends for analytical purposes.

II Land Registration Systems in Ontario

Under the British North America Act (1867), the authority for property rights is vested in the provincial governments. In Ontario all patented land is administered either under the registry system (The Registry Act, RSO 1970, Ch. 409) or the land titles system (The Land Titles Act, RSO 1970, Ch. 234). The total number of land parcels in the Province, as well as the area or number of parcels covered by each system, cannot be determined precisely. The most recent estimate¹ available, however, is three million parcels, of which about 600,000, or 20.0 per cent of the total, are governed by the Province's land titles system. The remaining 80.0 per cent fall within the land registry system. The proportion of land parcels under the land titles system is expected to continue to increase over the next decade.

a) The Registry System

The registry system was established in Ontario in 1795. It is essentially a means of storing documents relating to interests in land. The Province generally makes no affirmation of effectiveness of such documents. They are simply made available to the public for examination. At present there are 64 local registry offices established throughout the Province (refer to listing on page 77). The registry system encompasses most of southern Ontario and small parts of northern Ontario (for boundaries of the registry offices, see map included in the 1972 annual report).

b) The Land Titles System

The land titles system, also known as the Torrens system, was established in Ontario in 1885. It is essentially an affirmation of the ownership of interests in land. There are currently 33 local offices operating under the land titles system (see map in the 1972 annual report). This system governs most of the patented land in northern Ontario and parts of southern Ontario. In most instances local offices for the registry and land titles systems in a municipality share the same office facilities and much of the same staff and equipment.

1. Based upon information received from the Land Registration Management Committee, constituted in 1974 and reporting to the Property Rights Division of the Ministry of Consumer and Commercial Relations. This Committee is currently conducting a research project known as POLARIS (Province of Ontario Land Registration Information System), and it is expected that their conceptual report will be tabled with the Management Board of Cabinet during 1977.

III NHA and Other Related Data Series

a) NHA Sponsored Mortgage Activity

By special arrangement with CMHC, this publication includes statistics on the number, value and average value of NHA-approved lender loans for new and existing housing, distributed by both the Economic and Planning Regions of Ontario. The NHA loan data are shown as netted totals. That is, when the amount of a loan in the year of initial approval is reduced for any reason during a subsequent year, or the loan is completely cancelled after its initial approval, the corresponding totals for the affected geographic area in the later year(s) are reduced to reflect these changes. Net data take such changes into account at the time they occur. Definition of selected terms used in this data series are presented in Appendix I.

NHA mortgage data by county were compiled from accumulations for Metropolitan Areas, Large Urban Centres and Urban Agglomerations. The latter group consists of Urban Centres and Census Agglomerations of municipalities, each with a total population of 40,000 and over, based on 1971 Census population.

Changes in area definitions and in population size groupings, resulting from the quinquennial Censuses, are incorporated in the 1975 survey data. These changes necessitate great caution in attempting year-to-year comparisons before 1972. For example, the former Major Urban Areas of Niagara, St. Catharines, and Welland have been combined into St. Catharines - Niagara Metropolitan Area.

b) Building Permit Data Series

Tables 19(a), 19(b) and Chart 7 show distributions of the value of building permits issued by municipalities in Ontario over a number of years. Statistical coverage in this series is approximately 94 per cent.

Since the mortgage document filed for registration at the various registry offices does not designate property use, the building permit series is included here as supplemental data. Although not providing any direct comparisons, it can indicate directions of activity concerning property use. A much more complete data series on information from this source document is published monthly by Statistics Canada.

c) Housing Starts

The number of housing starts by type of structure for the years 1974 and 1975, obtained from the Ontario Regional Office of CMHC, are shown in Table 20. These statistics are presented for municipalities (proper) having populations in excess of 50,000.

ANALYSIS

Statistical Highlights

Comparison of 1975 with Previous Years

New mortgages in Ontario continued to show strength both in number and value during 1975. The number of mortgage loans was 323,177, an increase of 14.8% over the 1974 total of 281,492. The total value of these loans was \$11.4 billion, an increase of 24.9% over the 1974 corresponding total of \$9.1 billion. Mainly responsible for the rise in 1975 was a marked increase in the NHA mortgage component of 107.7% in number and 148.9% in value. By comparison, total conventional mortgages increased only 7.3% in number and 13.1% in value during 1975 (see Table A).

A breakdown of conventional mortgages by type of lender revealed that the Personal Sector supplied the bulk of mortgages in 1975, as they did in previous years, averaging about 42% during the period 1972-75 (see Table D). On a type of borrower basis, Individuals emerged as the largest type of borrower, followed by Corporations. During the period 1972-75, Individuals averaged 85% of all borrowers of conventional mortgage funds (see Table E).

The Regional Municipality of York had the highest number of conventional mortgages (under \$500,000) in 1975 with 69,273 or 24.9% of the Provincial total. This was followed by the Regional Municipality of Peel with 18,704 or 6.7%, the Regional Municipality of Hamilton-Wentworth with 13,901 or 5.0%, and the Regional Municipality of Ottawa-Carleton with 13,663 or 4.9% (see Table 2(b)).

Among the various type of lenders of conventional mortgages (under \$500,000), Financial Corporations emerged as lenders of funds at the highest interest rate, averaging 14.84% in 1975. The lowest interest rate was charged by Benevolent Societies, averaging 8% during 1975 (see Table 5(b)).

The level of change in the participation rate of Chartered Banks in the mortgage lending field during the period 1970-75, relative to other conventional mortgage lenders, has been phenomenal (see Table 14 and Chart 3). This index of growth as recorded for Chartered Banks, the third largest lender group, increased to 826.4 (\$1,144,222,000 in value of mortgages) from a base of 100.0 in 1970 (\$138,451,000).

Residential structures had the highest value of building permits issued during the period 1969-75, ranging from 46.9% to 58.8% of the total value. Industrial structures accounted for the least value in building permits issued (see Table 19(a)).

Housing starts in 1975 were highest in Scarborough with 6,423 or 8.0% of the Provincial total, followed by Hamilton with 3,918 or 4.9%,

Mississauga with 3,884 or 4.8%, and London with 3,364 or 4.2%. It is noteworthy that in 1974 North York had the highest number of housing starts, with 6,016 or 7.0% of the Provincial total (see Table 20).

Forecast for 1976

For 1976, the total number of mortgages is expected to decrease compared to 1975, while the value should show a slight increase. Indications are that NHA mortgages will continue to show an increase during 1976 in both number and value. Such an increase is not anticipated to be strong enough to pull up the total number of mortgages sufficiently to register an increase over 1975.

Mortgage Interest Rates

The calculation of interest rates shown in Tables 4 and 5, is based upon the simple interest rate recorded in each registered deed, weighted by the size or dollar amount of the appropriate individual loans included in the sample. In view of the lack of information on security ranking of conventional mortgages (i.e., 1st, 2nd or 3rd mortgages), one should be aware of the potential ambiguities of the weighted average interest rates presented in this report. It is quite possible that the recording of a trend movement within the data over a period of time could be the influence of changes in the "mix" of first and second mortgages, and/or of real changes in the market interest rate.

The overall trend of interest rates on mortgage loan activity during 1975 was one of little change from the previous year. Although a noticeable drop in the rate was experienced in both the second and third quarters, a recovery was recorded in the fourth quarter showing 11.62 per cent, which was slightly higher than the same quarter of 1974. Preliminary survey results for the first half of 1976 indicate further increases in the overall interest rate.

TABLE A - Summary of All Mortgages Registered in Ontario During 1972 - 1976
(includes estimate for 1976)

Type of Mortgage Loan	1972	1973	1974	1975	1976*
<u>Number of Loans</u>					
National Housing Act	27,340	22,803	20,988	43,584	54,948
Conventional	226,945	273,241	260,504	279,593	264,438
Total	254,285	296,044	281,492	323,177	319,386
<u>Value of Loans (\$000)</u>					
National Housing Act	1,090,688	1,020,366	793,734	1,975,217	2,490,243
Conventional	5,154,736	7,603,072	8,304,341	9,390,821	9,335,527
Total	6,245,424	8,623,438	9,098,075	11,366,038	11,825,770
<u>Average Value of Loans (\$)</u>					
National Housing Act	39,893	44,747	37,818	45,320	45,320
Conventional	22,714	27,826	31,878	33,587	35,303
Total	24,561	29,129	32,321	35,170	37,027

* Annual data estimated, based on reports received for January - June 1976.

TABLE B - Summary of All Mortgage Loans, by Economic Region, 1975

Economic Region	NHA-Approved Mortgages			Conventional Mortgages			All Mortgages
	Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$	Average Value \$
Eastern Ontario	5,093	204,141	40,083	27,658	741,736	26,818	28,881
Lake Ontario	1,294	73,450	56,762	18,329	435,458	23,758	25,934
Central Ontario	16,295	850,577	52,199	107,201	3,256,793	30,380	33,259
Niagara	7,047	293,170	41,602	31,155	786,175	25,234	28,254
Lake Erie	2,296	104,883	45,681	17,019	475,132	27,918	30,029
Lake St. Clair	1,798	71,168	39,582	17,610	448,502	25,469	26,776
Midwestern Ontario	3,087	132,951	43,068	19,028	569,065	29,907	31,744
Georgian Bay	1,679	68,556	40,831	23,757	604,902	25,462	26,477
Northeastern Ontario	3,324	111,489	33,541	12,820	285,756	22,290	24,606
Northwestern Ontario	1,671	64,832	38,798	3,778	95,116	25,176	29,354
PROVINCIAL TOTAL	43,584	1,975,217	45,320	278,355	7,698,635	27,658	30,049

TABLE C - Summary of All Mortgage Loans, by Planning Region, 1975

Planning Region	NHA-Approved Mortgages			Conventional Mortgages			All Mortgages
	Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$	Average Value \$
Eastern Ontario	5,574	229,661	41,202	33,364	874,844	26,221	28,366
Central Ontario	28,500	1,374,482	48,227	183,961	5,269,593	28,645	31,272
Southern & Western Ontario	4,441	192,117	43,260	42,791	1,144,964	26,757	28,309
Northeastern Ontario	3,398	114,125	33,586	14,461	314,118	21,722	23,979
Northwestern Ontario	1,671	64,832	38,798	3,778	95,116	25,176	29,354
PROVINCIAL TOTAL	43,584	1,975,217	45,320	278,355	7,698,635	27,658	30,049

CONVENTIONAL MORTGAGES

Table D - Summary of Selected Mortgage Characteristics (Under \$500,000), by Type of Lender, 1972 - 1975

Type of Lender	Weighted Annual Average Interest Rate (Per Cent)				Average Annual Term (Years)				Per Cent of Total Number of Mortgages				Per Cent of Total Value of Mortgages				Average Value of Mortgages \$			
	1972	1973	1974	1975	1972	1973	1974	1975	1972	1973	1974	1975	1972	1973	1974	1975	1972	1973	1974	1975
Personal Sector																				
Lending Institutions:																				
(a) Insurance Companies	9.10	9.29	10.23	10.92	17.40	18.12	16.95	13.36	1.9	2.8	2.0	1.8	3.8	5.3	3.5	3.5	37,275	44,415	46,947	53,414
(b) Loan and Trust Companies	9.34	9.62	10.91	11.40	5.22	5.22	5.08	4.96	20.8	23.2	23.8	23.7	26.4	28.7	29.0	30.1	24,207	29,098	32,146	35,207
Financial Corporations (excluding Lending Institutions)	12.08	11.62	13.86	14.84	6.37	6.03	5.09	5.59	4.7	4.2	5.1	4.4	4.7	4.5	4.8	3.0	19,097	25,213	24,786	18,828
Other Corporations	10.30	10.40	11.51	11.83	5.66	5.62	4.90	4.89	9.3	9.9	9.9	9.4	9.7	10.4	9.7	8.8	20,104	24,963	25,678	25,847
Benevolent Societies	8.03	8.62	9.88	8.05	7.47	6.05	6.16	5.91	0.1	0.1	0.1	0.1	0.2	0.1	0.2	0.1	26,331	32,254	31,864	33,097
Public Sector	8.40	8.08	8.56	9.38	18.91	20.01	20.59	17.44	3.8	2.6	3.2	3.6	4.9	3.1	4.3	5.2	24,304	28,284	33,891	40,600
Chartered Banks	9.14	9.58	11.08	11.56	7.07	5.77	5.86	5.67	8.7	10.5	11.9	13.0	10.3	11.8	12.9	14.9	22,434	26,734	28,404	31,600
Credit Unions, Co-operatives	9.82	10.03	11.41	11.83	5.26	5.36	5.14	5.20	6.8	5.9	4.3	6.2	5.0	4.1	2.7	4.5	14,017	16,293	16,628	20,075
ALL LENDERS	9.47	9.66	10.82	11.31	7.01	6.94	6.82	6.46	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	19,009	23,590	26,229	27,658

Table E - Summary of Selected Mortgage Characteristics (Under \$500,000), by Type of Borrower, 1972 - 1975

Type of Borrower	Weighted Annual Average Interest Rate (Per Cent)				Average Annual Term (Years)				Per Cent of Total Number of Mortgages				Per Cent of Total Value of Mortgages				Average Value of Mortgages \$			
	1972	1973	1974	1975	1972	1973	1974	1975	1972	1973	1974	1975	1972	1973	1974	1975	1972	1973	1974	1975
Individual	9.54	9.74	10.95	11.42	6.87	6.89	7.10	6.88	85.9	83.9	83.4	83.5	69.2	66.8	68.9	69.1	15,302	18,798	21,711	23,650
Corporation	9.30	9.49	10.54	11.07	7.33	6.96	6.10	5.45	13.0	14.8	15.2	15.2	29.1	31.5	29.5	29.2	42,623	49,986	50,474	51,335
Partnership	9.21	9.28	10.29	11.53	7.21	7.91	7.38	6.37	0.5	0.7	0.7	0.6	1.2	1.2	0.9	1.0	41,853	41,019	40,076	58,046
Other	9.03	9.42	10.92	11.06	9.02	8.97	8.86	6.76	0.6	0.6	0.7	0.7	0.5	0.5	0.7	0.7	17,558	19,568	26,298	36,104
ALL BORROWERS	9.47	9.66	10.82	11.31	7.01	6.94	6.82	6.46	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	19,009	23,590	26,229	27,658

T A B L E S

Page

I - CONVENTIONAL MORTGAGES

All Values

- | | |
|--|----|
| 1. Provincial summary of all mortgages by: | |
| (a) type of lender, 1975 | 13 |
| (b) type of borrower, 1975 | 14 |

Values of Under \$500,000

- | | |
|---|----|
| 2. Number and value of mortgages, by quarter, by: | |
| (a) county and economic region, 1975 | 15 |
| (b) county and planning region, 1975 | 17 |
| (c) type of lender, 1975 | 19 |
| (d) type of borrower, 1975 | 20 |
| 3. Average value of mortgages, by quarter, by: | |
| (a) county and economic region, 1975 | 21 |
| (b) planning region, 1975 | 23 |
| (c) type of lender, 1975 | 23 |
| (d) type of borrower, 1975 | 23 |
| 4. Weighted average interest rate of mortgages, by county and economic region, by quarter, 1975 | 24 |
| 5. Weighted average interest rate and weighted average term of mortgages, by quarter, by: | |
| (a) economic region, 1975 | 26 |
| (b) type of lender, 1975 | 27 |
| (c) type of borrower, 1975 | 27 |
| 6. Ranking of counties by number and value of mortgages, 1975 | 28 |
| 7. Number, value and average value of mortgages, by length of contract and interest rate grouping, 1975 | 30 |
| 8. Distribution of mortgages, by economic region, size of municipality and interest rate grouping for: | |
| (a) number of mortgages, 1975 | 31 |
| (b) value of mortgages, 1975 | 35 |
| 9. Average value of mortgages, by economic region, and size of municipality, 1975 | 39 |

10.	Ranking of number, value and average value of mortgages, for selected municipalities, 1975	40
11.	Distribution of mortgages for selected municipalities, by interest rate grouping, for:	
	(a) number of mortgages, 1975	41
	(b) value of mortgages, 1975	42
12.	Number and value of mortgages, by size of loan and interest rate grouping, 1975	43
13.	Distribution of mortgages, by type of borrower, type of lender and interest rate grouping, for:	
	(a) number of mortgages, 1975	44
	(b) value of mortgages, 1975	46
	(c) average value of mortgages, 1975	48
14.	Number and value of mortgages, percentage distribution, and index of change by type of lender, 1972 - 1975	50

II - NHA-APPROVED MORTGAGES

15.	Number, value and average value of mortgages, by county and economic region, for:	
	(a) new housing, 1975	51
	(b) existing housing, 1975	53
	(c) new and existing housing, 1975	55
16.	Number, value and average value of mortgages for new and existing housing, by planning region, 1975	57

III - OTHER RELATED DATA

17.	Average interest rate of mortgages, Canada, by month, 1973 - 1975	58
18.	Estimated value of mortgage investments held by selected financial institutions, Canada, by quarter, 1973 - 1975	59
19.	Value of building permits issued, by:	
	(a) type of structure, 1969 - 1975	60
	(b) economic region (residential and all structural types), 1969 - 1975	61
20.	Number of housing starts for selected municipalities, by type of structure, 1974 and 1975	62

CONVENTIONAL MORTGAGES

Table 1(a) - Provincial Summary of All Mortgages, by Type of Lender, 1975

Type of Lender	Conventional Mortgages Having Values		All Conventional Mortgages	Per Cent
	Under \$500,000	\$500,000 and Over		
	N U M B E R			
Personal Sector:				
(a) Individual	104,942	239	105,181	37.6
(b) Mutual & Pension Funds, Partnerships	331	-	331	0.1
Insurance Companies	5,098	80	5,178	1.9
Loan & Trust Companies ¹	65,867	250	66,117	23.6
Financial Corporations (excl. Lending Institutions)	12,230	46	12,276	4.4
Other Corporations	26,118	209	26,327	9.4
Benevolent Societies	289	-	289	0.1
Public Sector	9,935	55	9,990	3.6
Chartered Banks	36,210	349	36,559	13.1
Credit Unions, Co-operatives	17,335	10	17,345	6.2
ALL LENDERS	278,355	1,238	279,593	100.0
	V A L U E (Thousand dollars)			
Personal Sector:				
(a) Individual	2,286,861	330,692	2,617,553	27.9
(b) Mutual & Pension Funds, Partnerships	10,013	-	10,013	0.1
Insurance Companies	272,305	107,575	379,880	4.1
Loan & Trust Companies ¹	2,318,955	347,108	2,666,063	28.4
Financial Corporations (excl. Lending Institutions)	230,267	45,722	275,989	2.9
Other Corporations	675,082	295,918	971,000	10.3
Benevolent Societies	9,565	-	9,565	0.1
Public Sector	403,362	80,398	483,760	5.2
Chartered Banks	1,144,222	473,962	1,618,184	17.2
Credit Unions, Co-operatives	348,003	10,811	358,814	3.8
ALL LENDERS	7,698,635	1,692,186	9,390,821	100.0

1. The classification "Other", as shown separately in annual reports prior to 1973, is included here.

CONVENTIONAL MORTGAGES

Table 1(b) - Provincial Summary of All Mortgages, by Type of Borrower, 1975

Type of Borrower	Conventional Mortgages Having Values		All Conventional Mortgages	Per Cent
	Under \$500,000	\$500,000 and Over		
	N U M B E R			
Individual	238,008	93	238,101	85.2
Corporation	38,533	1,123	39,656	14.2
Partnership	1,190	12	1,202	0.4
Other	624	10	634	0.2
ALL BORROWERS	278,355	1,238	279,593	100.0
Per Cent	99.6	0.4	100.0	...
	V A L U E (Thousand dollars)			
Individual	5,628,928	132,992	5,761,920	61.4
Corporation	1,978,103	1,532,719	3,510,822	37.4
Partnership	69,075	15,664	84,739	0.9
Other	22,529	10,811	33,340	0.3
ALL BORROWERS	7,698,635	1,692,186	9,390,821	100.0
Per Cent	82.0	18.0	100.0	...

CONVENTIONAL MORTGAGES

Table 2(a) - Number and Value of Mortgages (Under \$500,000), by County and Economic Region, by Quarter, 1975

County, District, or Regional (R.M.) Municipality and Economic Region	N U M B E R				V A L U E (Thousand dollars)					
	Total Mortgages	Q U A R T E R				Total Value	Q U A R T E R			
		I	II	III	IV		I	II	III	IV
Glengarry	534	84	118	154	178	10,566	1,397	1,917	2,963	4,289
Prescott	931	137	239	244	311	19,265	2,292	4,939	5,490	6,544
Russell	1,417	196	343	451	427	37,888	3,142	8,750	13,580	12,416
Stormont	1,349	211	396	368	374	27,750	4,882	6,534	9,455	6,879
Dundas	541	83	129	158	171	12,680	1,414	3,090	3,660	4,516
Ottawa-Carleton (R.M.)	13,663	1,839	3,642	4,416	3,766	433,988	62,437	129,272	131,985	110,294
Grenville	850	146	185	279	240	16,510	2,971	3,211	5,552	4,776
Leeds	1,710	289	443	542	436	36,678	5,135	11,234	10,919	9,390
Lanark	1,344	200	358	400	386	30,836	4,140	7,597	9,995	9,104
Frontenac	3,343	695	923	960	765	78,166	14,374	24,840	20,717	18,235
Renfrew	1,976	313	465	623	575	37,409	4,707	9,662	11,762	11,278
EASTERN ONTARIO	27,658	4,193	7,241	8,595	7,629	741,736	106,891	211,046	226,078	197,721
Lennox & Addington	1,093	143	304	324	322	25,148	2,650	5,011	9,566	7,921
Hastings	3,723	572	1,015	1,111	1,025	87,538	11,609	24,050	24,822	27,057
Prince Edward	890	149	230	263	248	20,422	2,767	7,998	4,854	4,803
Northumberland	2,219	305	657	653	604	58,767	7,454	16,407	18,996	15,910
Peterborough	4,274	644	1,236	1,204	1,190	109,045	16,405	29,126	25,201	38,313
Victoria	2,295	294	631	724	646	53,252	6,236	13,914	14,665	18,437
Durham	2,643	406	703	811	723	62,652	8,293	19,487	18,567	16,305
Haliburton	1,192	169	276	380	367	18,634	2,401	4,789	5,422	6,022
LAKE ONTARIO	18,329	2,682	5,052	5,470	5,125	435,458	57,815	120,782	122,093	134,768
Ontario	8,934	1,312	2,377	2,690	2,555	243,927	33,047	64,899	67,744	78,237
York (R.M.)	69,273	11,956	18,417	18,517	20,383	2,144,826	345,407	566,211	569,984	663,224
Peel (R.M.)	18,704	3,029	4,006	5,733	5,936	538,223	72,747	133,341	154,612	177,523
Halton (R.M.)	10,290	1,682	3,045	3,079	2,484	329,817	61,285	99,678	90,206	78,648
CENTRAL ONTARIO	107,201	17,979	27,845	30,019	31,358	3,256,793	512,486	864,129	882,546	997,632
Hamilton-Wentworth (R.M.)	13,901	2,770	4,105	3,582	3,444	355,064	59,190	108,605	92,063	95,206
Niagara (R.M.)	11,814	1,884	3,264	3,141	3,525	276,610	39,933	80,946	73,199	82,532
Haldimand	1,489	228	428	396	437	39,257	7,308	10,280	9,834	11,835
Brant	3,951	737	1,119	1,106	989	115,244	20,655	29,443	34,287	30,859
NIAGARA	31,155	5,619	8,916	8,225	8,395	786,175	127,086	229,274	209,383	220,432

Table 2(a) - Concluded

County, District or Regional (R.M.) Municipality and Economic Region	N U M B E R				V A L U E (Thousand dollars)					
	Total Mortgages	Q U A R T E R				Total Value	Q U A R T E R			
		I	II	III	IV		I	II	III	IV
Oxford	2,743	456	817	768	702	81,873	12,688	22,205	21,594	25,386
Norfolk	1,874	345	532	525	472	59,086	10,100	18,359	15,755	14,872
Elgin	2,325	419	664	616	626	61,423	11,064	19,178	16,749	14,432
Middlesex	10,077	1,601	2,797	2,789	2,890	272,750	43,185	78,448	82,691	68,426
LAKE ERIE	17,019	2,821	4,810	4,698	4,690	475,132	77,037	138,190	136,789	123,116
Kent	3,285	585	925	899	876	84,241	16,719	25,647	20,598	21,277
Essex	8,060	1,226	2,186	2,165	2,483	194,412	28,801	51,749	49,984	63,878
Lambton	6,265	1,084	1,804	1,646	1,731	169,849	23,123	53,349	43,702	49,675
LAKE ST. CLAIR	17,610	2,895	4,915	4,710	5,090	448,502	68,643	130,745	114,284	134,830
Wellington	4,822	808	1,348	1,259	1,407	147,015	18,667	51,457	33,703	43,188
Waterloo (R.M.)	10,332	2,135	2,541	2,678	2,978	301,452	54,667	71,984	88,173	86,628
Perth	1,827	276	516	499	536	62,878	9,187	13,256	18,739	21,696
Huron	2,047	337	528	592	590	57,720	6,879	13,060	21,118	16,663
MID-WESTERN ONTARIO	19,028	3,556	4,933	5,028	5,511	569,065	89,400	149,757	161,733	168,175
Dufferin	1,980	278	534	613	555	55,735	7,292	13,249	19,728	15,466
Bruce	2,862	384	774	767	937	80,816	9,497	21,547	19,123	30,649
Grey	3,300	488	918	945	949	79,002	9,492	23,513	25,120	20,877
Simcoe	11,444	1,694	3,194	3,288	3,268	299,157	48,493	80,286	84,385	85,993
Muskoka (D.M.)	2,530	400	697	735	698	61,830	10,361	19,835	13,680	17,954
Parry Sound	1,641	243	431	463	504	28,362	4,090	8,873	7,645	7,754
GEORGIAN BAY	23,757	3,487	6,548	6,811	6,911	604,902	89,225	167,303	169,681	178,693
Nipissing	2,045	304	552	630	559	47,216	6,197	12,726	15,719	12,574
Manitoulin	243	39	59	73	72	5,685	853	1,279	2,582	971
Sudbury	4,523	579	1,237	1,302	1,405	97,944	11,505	26,716	28,409	31,314
Timiskaming	1,031	137	273	339	282	21,452	1,875	5,387	8,533	5,657
Cochrane	2,486	339	752	734	661	57,232	7,560	15,994	18,513	15,165
Algoma	2,492	314	730	765	683	56,227	5,643	20,340	14,629	15,615
NORTHEASTERN ONTARIO	12,820	1,712	3,603	3,843	3,662	285,756	33,633	82,442	88,385	81,296
Thunder Bay	2,592	439	648	727	778	63,284	9,997	17,556	17,303	18,428
Rainy River	321	46	94	93	88	7,911	1,538	1,721	2,043	2,609
Kenora	865	153	235	268	209	23,921	4,491	6,495	8,052	4,883
NORTHWESTERN ONTARIO	3,778	638	977	1,088	1,075	95,116	16,026	25,772	27,398	25,920
PROVINCIAL TOTAL	278,355	45,582	74,840	78,487	79,446	7,698,635	1,178,242	2,119,440	2,138,370	2,262,583

- 17 -

Table 2(b) - Number and Value of Mortgages (Under \$500,000), by County and Planning Region, by Quarter, 1975

County, District or Regional (R.M.) Municipality and Planning Region	N U M B E R				V A L U E (Thousand dollars)					
	Total Mortgages	Q U A R T E R				Total Value	Q U A R T E R			
		I	II	III	IV		I	II	III	IV
Glengarry Prescott Russell Stormont Dundas Ottawa-Carleton (R.M.) Grenville Leeds Lanark Frontenac Lennox & Addington Hastings Prince Edward Renfrew	534	84	118	154	178	10,566	1,397	1,917	2,963	4,289
	931	137	239	244	311	19,265	2,292	4,939	5,490	6,544
	1,417	196	343	451	427	37,888	3,142	8,750	13,580	12,416
	1,349	211	396	368	374	27,750	4,882	6,534	9,455	6,879
	541	83	129	158	171	12,680	1,414	3,090	3,660	4,516
	13,663	1,839	3,642	4,416	3,766	433,988	62,437	129,272	131,985	110,294
	850	146	185	279	240	16,510	2,971	3,211	5,552	4,776
	1,710	289	443	542	436	36,678	5,135	11,234	10,919	9,390
	1,344	200	358	400	386	30,836	4,140	7,597	9,995	9,104
	3,343	695	923	960	765	78,166	14,374	24,840	20,717	18,235
	1,093	143	304	324	322	25,148	2,650	5,011	9,566	7,921
	3,723	572	1,015	1,111	1,025	87,538	11,609	24,050	24,822	27,057
	890	149	230	263	248	20,422	2,767	7,998	4,854	4,803
	1,976	313	465	623	575	37,409	4,707	9,662	11,762	11,278
	EASTERN ONTARIO	33,364	5,057	8,790	10,293	9,224	874,844	123,917	248,105	265,320	237,502
Northumberland Peterborough Victoria Durham Ontario York (R.M.) Peel (R.M.) Dufferin Wellington Halton (R.M.) Hamilton-Wentworth (R.M.) Niagara (R.M.) Haldimand Brant Waterloo (R.M.) Norfolk Simcoe Muskoka (D.M.) Haliburton	2,219	305	657	653	604	58,767	7,454	16,407	18,996	15,910
	4,274	644	1,236	1,204	1,190	109,045	16,405	29,126	25,201	38,313
	2,295	294	631	724	646	53,252	6,236	13,914	14,665	18,437
	2,643	406	703	811	723	62,652	8,293	19,487	18,567	16,305
	8,934	1,312	2,377	2,690	2,555	243,927	33,047	64,899	67,744	78,237
	69,273	11,956	18,417	18,517	20,383	2,144,826	345,407	566,211	569,984	663,224
	18,704	3,029	4,006	5,733	5,936	538,223	72,747	133,341	154,612	177,523
	1,980	278	534	613	555	55,735	7,292	13,249	19,728	15,466
	4,822	808	1,348	12,59	1,407	147,015	18,667	51,457	33,703	43,188
	10,290	1,682	3,045	3,079	2,484	329,817	61,285	99,678	90,206	78,648
	13,901	2,770	4,105	3,582	3,444	355,064	59,190	108,605	92,063	95,206
	11,814	1,884	3,264	3,141	3,525	276,610	39,933	80,946	73,199	82,532
	1,489	228	428	396	437	39,257	7,308	10,280	9,834	11,835
	3,951	737	1,119	1,106	989	115,244	20,655	29,443	34,287	30,859
	10,332	2,135	2,541	2,678	2,978	301,452	54,667	71,984	88,173	86,628
	1,874	345	532	525	472	59,086	10,100	18,359	15,755	14,872
	11,444	1,694	3,194	3,288	3,268	299,157	48,493	80,286	84,385	85,993
	2,530	400	697	735	698	61,830	10,361	19,835	13,680	17,954
	1,192	169	276	380	367	18,634	2,401	4,789	5,422	6,022
	CENTRAL ONTARIO	183,961	31,076	49,110	51,114	52,661	5,269,593	829,941	1,432,296	1,430,204	1,577,152

Table 2(b) - Concluded

County, District or Regional (R.M.) Municipality and Planning Region	N U M B E R				V A L U E (Thousand dollars)					
	Total Mortgages	Q U A R T E R				Total Value	Q U A R T E R			
		I	II	III	IV		I	II	III	IV
Perth	1,827	276	516	499	536	62,878	9,187	13,256	18,739	21,696
Oxford	2,743	456	817	768	702	81,873	12,688	22,205	21,594	25,386
Elgin	2,325	419	664	616	626	61,423	11,064	19,178	16,749	14,432
Kent	3,285	585	925	899	876	84,241	16,719	25,647	20,598	21,277
Essex	8,060	1,226	2,186	2,165	2,483	194,412	28,801	51,749	49,984	63,878
Lambton	6,265	1,084	1,804	1,646	1,731	169,849	23,123	53,349	43,702	49,675
Middlesex	10,077	1,601	2,797	2,789	2,890	272,750	43,185	78,448	82,691	68,426
Huron	2,047	337	528	592	590	57,720	6,879	13,060	21,118	16,663
Bruce	2,862	384	774	767	937	80,816	9,497	21,547	19,123	30,649
Grey	3,300	488	918	945	949	79,002	9,492	23,513	25,120	20,877
SOUTHERN AND WESTERN ONTARIO	42,791	6,856	11,929	11,686	12,320	1,144,964	170,635	321,952	319,418	332,959
Nipissing	2,045	304	552	630	559	47,216	6,197	12,726	15,719	12,574
Parry Sound	1,641	243	431	463	504	28,362	4,090	8,873	7,645	7,754
Manitoulin	243	39	59	73	72	5,685	853	1,279	2,582	971
Sudbury	4,523	579	1,237	1,302	1,405	97,944	11,505	26,716	28,409	31,314
Timiskaming	1,031	137	273	339	282	21,452	1,875	5,387	8,533	5,657
Cochrane	2,486	339	752	734	661	57,232	7,560	15,994	18,513	15,165
Algoma	2,492	314	730	765	683	56,227	5,643	20,340	14,629	15,615
NORTHEASTERN ONTARIO	14,461	1,955	4,034	4,306	4,166	314,118	37,723	91,315	96,030	89,050
Thunder Bay	2,592	439	648	727	778	63,284	9,997	17,556	17,303	18,428
Rainy River	321	46	94	93	88	7,911	1,538	1,721	2,043	2,609
Kenora	865	153	235	268	209	23,921	4,491	6,495	8,052	4,883
NORTHWESTERN ONTARIO	3,778	638	977	1,088	1,075	95,116	16,026	25,772	27,398	25,920
PROVINCIAL TOTAL	278,355	45,582	74,840	78,487	79,446	7,698,635	1,178,242	2,119,440	2,138,370	2,262,583

CONVENTIONAL MORTGAGES

Table 2(c) - Number and Value of Mortgages (Under \$500,000), by Type of Lender, by Quarter, 1975

Type of Lender	All Quarters	Q U A R T E R			
		I	II	III	IV
	N U M B E R				
Personal Sector:					
(a) Individual	104,942	17,895	27,417	29,430	30,200
(b) Mutual & Pension Funds, Partnerships	331	39	77	83	132
Insurance Companies	5,098	347	1,367	1,742	1,642
Loan & Trust Companies ¹	65,867	10,778	19,102	18,148	17,839
Financial Corporations (excl.Lending Institutions)	12,230	1,522	2,688	3,734	4,286
Other Corporations	26,118	5,041	6,573	7,467	7,037
Benevolent Societies	289	67	78	53	91
Public Sector	9,935	1,561	2,348	2,296	3,730
Chartered Banks	36,210	6,527	10,513	9,871	9,299
Credit Unions,Co-operatives	17,335	1,805	4,677	5,663	5,190
ALL LENDERS	278,355	45,582	74,840	78,487	79,446
	V A L U E (Thousand dollars)				
Personal Sector:					
(a) Individual	2,286,861	388,018	622,616	600,938	675,289
(b) Mutual & Pension Funds,Partnerships	10,013	1,147	2,160	2,539	4,167
Insurance Companies	272,305	20,244	84,733	72,482	94,846
Loan & Trust Companies ¹	2,318,955	344,004	673,550	653,217	648,184
Financial Corporations (excl.Lending Institutions)	230,267	36,092	50,377	67,645	76,153
Other Corporations	675,082	112,073	172,514	187,906	202,589
Benevolent Societies	9,565	1,742	3,418	1,211	3,194
Public Sector	403,362	51,056	86,771	117,591	147,944
Chartered Banks	1,144,222	190,541	334,691	322,933	296,057
Credit Unions,Co-operatives	348,003	33,325	88,610	111,908	114,160
ALL LENDERS	7,698,635	1,178,242	2,119,440	2,138,370	2,262,583

1. The classification "Other", as shown separately in annual reports prior to 1973, is included here.

CONVENTIONAL MORTGAGES

Table 2(d) - Number and Value of Mortgages (Under \$500,000), by Type of Borrower, by Quarter, 1975

Type of Borrower	All Quarters	Q U A R T E R			
		I	II	III	IV
	N U M B E R				
Individual	238,008	38,296	65,360	67,406	66,946
Corporation	38,533	6,758	8,855	10,806	12,114
Partnership	1,190	159	559	155	317
Other	624	369	66	120	69
ALL BORROWERS	278,355	45,582	74,840	78,487	79,446
	V A L U E (Thousand dollars)				
Individual	5,628,928	841,102	1,612,533	1,585,340	1,589,953
Corporation	1,978,103	319,952	483,503	541,267	633,381
Partnership	69,075	4,763	21,972	4,895	37,445
Other	22,529	12,425	1,432	6,868	1,804
ALL BORROWERS	7,698,635	1,178,242	2,119,440	2,138,370	2,262,583

CONVENTIONAL MORTGAGES

Table 3(a) - Average Value of Mortgages (Under \$500,000), by County and Economic Region, by Quarter, 1975

(Values shown in dollars)

County, District or Regional (R.M.) Municipality and Economic Region	All Quarters	Q U A R T E R			
		I	II	III	IV
Glengarry	19,787	16,631	16,246	19,240	24,096
Prescott	20,693	16,730	20,665	22,500	21,042
Russell	26,738	16,031	25,510	30,111	29,077
Stormont	20,571	23,137	16,500	25,693	18,393
Dundas	23,438	17,036	23,953	23,165	26,409
Ottawa-Carleton (R.M.)	31,764	33,952	35,495	29,888	29,287
Grenville	19,424	20,349	17,357	19,900	19,900
Leeds	21,449	17,768	25,359	20,146	21,537
Lanark	22,943	20,700	21,221	24,988	23,585
Frontenac	23,382	20,682	26,912	21,580	23,837
Renfrew	18,932	15,038	20,778	18,880	19,614
EASTERN ONTARIO	26,818	25,493	29,146	26,303	25,917
Lennox & Addington	23,008	18,531	16,484	29,525	24,599
Hastings	23,513	20,295	23,695	22,342	26,397
Prince Edward	22,946	18,570	34,774	18,456	19,367
Northumberland	26,484	24,439	24,973	29,090	26,341
Peterborough	25,514	25,474	23,565	20,931	32,196
Victoria	23,203	21,211	22,051	20,256	28,540
Durham	23,705	20,426	27,720	22,894	22,552
Haliburton	15,633	14,207	17,351	14,268	16,409
LAKE ONTARIO	23,758	21,557	23,908	22,320	26,296
Ontario	27,303	25,188	27,303	25,184	30,621
York (R.M.)	30,962	28,890	30,744	30,782	32,538
Peel (R.M.)	28,776	24,017	33,285	26,969	29,906
Halton (R.M.)	32,052	36,436	32,735	29,297	31,662
CENTRAL ONTARIO	30,380	28,505	31,034	29,400	31,814
Hamilton-Wentworth (R.M.)	25,542	21,368	26,457	25,702	27,644
Niagara (R.M.)	23,414	21,196	24,800	23,304	23,413
Haldimand	26,365	32,053	24,019	24,833	27,082
Brant	29,168	28,026	26,312	31,001	31,202
NIAGARA	25,234	22,617	25,715	25,457	26,258
Oxford	29,848	27,825	27,179	28,117	36,162
Norfolk	31,529	29,275	34,509	30,010	31,508
Elgin	26,418	26,406	28,883	27,190	23,054
Middlesex	27,067	26,974	28,047	29,649	23,677
LAKE ERIE	27,918	27,308	28,730	29,116	26,251

Table 3(a) - Concluded

County, District or Regional (R.M.) Municipality and Economic Region	All Quarters	Q U A R T E R			
		I	II	III	IV
Kent	25,644	28,579	27,726	22,912	24,289
Essex	24,121	23,492	23,673	23,087	25,726
Lambton	27,111	21,331	29,573	26,550	28,697
LAKE ST. CLAIR	25,469	23,711	26,601	24,264	26,489
Wellington	30,488	23,103	38,173	26,770	30,695
Waterloo (R.M.)	29,177	25,605	28,329	32,925	29,089
Perth	34,416	33,286	25,690	37,553	40,478
Huron	28,197	20,412	24,735	35,672	28,242
MIDWESTERN ONTARIO	29,907	25,141	30,358	32,166	30,516
Dufferin	28,149	26,230	24,811	32,183	27,867
Bruce	28,238	24,732	27,839	24,932	32,710
Grey	23,940	19,451	25,613	26,582	21,999
Simcoe	26,141	28,626	25,137	25,665	26,314
Muskoka (D.M.)	24,439	25,903	28,458	18,612	25,722
Parry Sound	17,283	16,831	20,587	16,512	15,385
GEORGIAN BAY	25,462	25,588	25,550	24,913	25,856
Nipissing	23,089	20,385	23,054	24,951	22,494
Manitoulin	23,395	21,872	21,678	35,370	13,486
Sudbury	21,655	19,870	21,597	21,820	22,288
Timiskaming	20,807	13,686	19,733	25,171	20,060
Cochrane	23,022	22,301	21,269	25,222	22,943
Algoma	22,563	17,971	27,863	19,123	22,862
NORTHEASTERN ONTARIO	22,290	19,645	22,881	22,999	22,200
Thunder Bay	24,415	22,772	27,093	23,801	23,686
Rainy River	24,645	33,435	18,309	21,968	29,648
Kenora	27,654	29,353	27,638	30,045	23,364
NORTHWESTERN ONTARIO	25,176	25,119	26,379	25,182	24,112
PROVINCIAL TOTAL	27,658	25,849	28,320	27,245	28,480

CONVENTIONAL MORTGAGES

Table 3(b) - Average Value of Mortgages (Under \$500,000), by Planning Region, by Quarter, 1975

(Values shown in dollars)

Planning Region	All Quarters	Q U A R T E R			
		I	II	III	IV
Eastern Ontario	26,221	24,504	28,226	25,777	25,748
Central Ontario	28,645	26,707	29,165	27,981	29,949
Southern & Western Ontario	26,757	24,888	26,989	27,333	27,026
Northeastern Ontario	21,722	19,296	22,636	22,301	21,375
Northwestern Ontario	25,176	25,119	26,379	25,182	24,112
PROVINCIAL TOTAL	27,658	25,849	28,320	27,245	28,480

Table 3(c) - Average Value of Mortgages (Under \$500,000), by Type of Lender, by Quarter, 1975

(Values shown in dollars)

Type of Lender	All Quarters	Q U A R T E R			
		I	II	III	IV
Personal Sector:					
(a) Individual	21,792	21,683	22,709	20,419	22,361
(b) Mutual & Pension Funds, Partnerships	30,251	29,410	28,052	30,590	31,568
Insurance Companies	53,414	58,340	61,985	41,608	57,762
Loan & Trust Companies	35,207	31,917	35,261	35,994	36,335
Financial Corporations (excl. Lending Institutions)	18,828	23,714	18,741	18,116	17,768
Other Corporations	25,847	22,232	26,246	25,165	28,789
Benevolent Societies	33,097	26,000	43,821	22,849	35,099
Public Sector	40,600	32,707	36,955	51,216	39,663
Chartered Banks	31,600	29,193	31,836	32,715	31,838
Credit Unions, Co-operatives	20,075	18,463	18,946	19,761	21,996
ALL LENDERS	27,658	25,849	28,320	27,245	28,480

Table 3(d) - Average Value of Mortgages (Under \$500,000), by Type of Borrower, by Quarter, 1975

(Values shown in dollars)

Type of Borrower	All Quarters	Q U A R T E R			
		I	II	III	IV
Individual	23,650	21,963	24,672	23,519	23,750
Corporation	51,335	47,344	54,602	50,089	52,285
Partnership	58,046	29,956	39,306	31,581	118,123
Other	36,104	33,672	21,697	57,233	26,145
ALL BORROWERS	27,658	25,849	28,320	27,245	28,480

CONVENTIONAL MORTGAGES

Table 4 - Weighted Average Interest Rate* of Mortgages
(Under \$500,000), by County and Economic
Region, by Quarter, 1975

County, District or Regional (R.M.) Municipality and Economic Region	Q U A R T E R			
	I	II	III	IV
Glengarry	10.81	11.04	10.83	11.07
Prescott	11.66	11.10	10.78	11.51
Russell	11.39	10.70	11.02	11.29
Stormont	11.49	11.51	10.63	11.50
Dundas	11.37	11.02	10.46	9.96
Ottawa-Carleton (R.M.)	11.12	10.97	11.28	11.17
Grenville	12.10	11.56	11.20	11.47
Leeds	11.60	12.06	10.79	12.05
Lanark	11.32	11.29	11.36	11.46
Frontenac	11.50	11.16	11.33	12.03
Renfrew	12.06	10.72	11.92	11.58
EASTERN ONTARIO	11.43	11.12	11.12	11.30
Lennox & Addington	12.07	11.37	12.44	12.25
Hastings	11.32	11.35	11.29	11.75
Prince Edward	11.76	11.45	12.07	11.61
Northumberland	11.67	11.12	11.14	11.05
Peterborough	12.06	11.22	11.44	11.92
Victoria	12.22	11.43	11.32	12.13
Durham	10.90	10.71	11.17	11.81
Haliburton	12.04	11.24	12.40	11.56
LAKE ONTARIO	11.65	11.19	11.53	11.75
Ontario	11.82	11.27	11.17	11.43
York (R.M.)	11.57	11.00	11.32	11.62
Peel (R.M.)	10.98	10.52	10.98	11.00
Halton (R.M.)	11.19	11.15	11.00	11.63
CENTRAL ONTARIO	11.36	11.00	11.20	11.46
Hamilton-Wentworth (R.M.)	10.78	10.51	11.62	11.65
Niagara (R.M.)	11.85	11.09	11.62	11.44
Haldimand	11.67	11.57	11.25	11.09
Brant	11.28	11.21	11.68	12.38
NIAGARA	11.22	10.90	11.60	11.60
Oxford	10.65	10.84	10.71	12.84
Norfolk	10.58	9.21	10.28	10.67
Elgin	10.69	10.69	11.20	12.50
Middlesex	11.25	10.64	11.10	12.10
LAKE ERIE	10.91	10.57	10.99	12.22

Table 4 - Concluded

County, District or Regional (R.M.) Municipality and Economic Region	Q U A R T E R			
	I	II	III	IV
Kent	10.58	10.17	10.36	11.07
Essex	11.11	10.37	10.89	11.58
Lambton	11.07	10.72	11.42	12.20
LAKE ST. CLAIR	10.98	10.45	10.95	11.69
Wellington	11.46	10.67	10.88	10.92
Waterloo (R.M.)	12.33	10.86	11.17	11.44
Perth	11.42	11.02	10.46	10.85
Huron	10.70	10.26	9.48	9.92
MIDWESTERN ONTARIO	11.65	10.73	10.73	11.00
Dufferin	12.24	11.12	11.07	11.42
Bruce	11.80	10.59	10.32	10.95
Grey	10.83	10.95	11.43	11.84
Simcoe	11.59	11.18	11.44	12.46
Muskoka (D.M.)	12.45	10.97	11.88	12.05
Parry Sound	11.00	11.04	11.56	12.04
GEORGIAN BAY	11.69	11.02	11.29	11.83
Nipissing	12.35	11.43	11.52	11.98
Manitoulin	8.18	9.02	10.74	11.79
Sudbury	12.48	11.35	11.87	11.57
Timiskaming	11.78	11.41	10.57	11.06
Cochrane	12.18	11.69	11.71	12.09
Algoma	12.47	11.20	11.80	11.52
NORTHEASTERN ONTARIO	12.09	11.32	11.53	11.77
Thunder Bay	12.07	11.64	11.63	12.07
Rainy River	9.32	11.70	11.29	11.57
Kenora	11.09	10.98	11.28	11.58
NORTHWESTERN ONTARIO	11.16	11.33	11.41	11.77
PROVINCIAL TOTAL	11.40	10.98	11.24	11.62

* See paragraph "Mortgage Interest Rates", page 6 re limited application of these rates.

CONVENTIONAL MORTGAGES

Table 5(a) - Weighted Average Interest Rate* and Weighted Average Term of Mortgages (Under \$500,000), by Economic Region, by Quarter, 1975

Economic Region	Average Interest Rate* (Per Cent)				Average Term (Years)			
	I	II	III	IV	I	II	III	IV
Eastern Ontario	11.43	11.12	11.12	11.30	6.53	6.67	7.67	8.18
Lake Ontario	11.65	11.19	11.53	11.75	6.27	6.15	6.35	6.62
Central Ontario	11.36	11.00	11.20	11.46	4.99	5.11	5.12	5.17
Niagara	11.22	10.90	11.60	11.60	5.67	5.71	5.01	5.31
Lake Erie	10.91	10.57	10.99	12.22	6.84	6.68	7.99	5.83
Lake St. Clair	10.98	10.45	10.95	11.69	5.14	6.89	6.44	5.52
Midwestern Ontario	11.65	10.73	10.73	11.00	6.44	6.52	9.38	7.81
Georgian Bay	11.69	11.02	11.29	11.83	6.70	5.83	6.59	6.19
Northeastern Ontario	12.09	11.32	11.53	11.77	6.68	7.08	7.24	6.72
Northwestern Ontario	11.16	11.33	11.41	11.77	8.74	8.58	10.19	9.56
ALL REGIONS	11.40	10.98	11.24	11.62	6.14	6.28	6.93	6.48

* See paragraph "Mortgage Interest Rates", page 6 re limited application of these rates.

CONVENTIONAL MORTGAGES

Table 5(b) - Weighted Average Interest Rate* and Weighted Average Term of Mortgages (Under \$500,000), by Type of Lender, by Quarter, 1975

Type of Lender	Average Interest Rate* (Per Cent)				Average Term (Years)			
	I	II	III	IV	I	II	III	IV
Personal Sector:								
(a) Individual	11.00	10.71	10.91	11.44	5.60	5.43	5.39	5.13
(b) Mutual & Pension Funds, Partnerships	11.07	10.63	11.17	11.77	5.00	4.77	3.69	4.57
Insurance Companies	11.31	10.74	10.65	10.97	15.97	14.19	12.80	10.48
Loan & Trust Companies	11.32	10.95	11.46	11.88	5.06	5.00	4.98	4.81
Financial Corporations (excl. Lending Institutions)	15.01	14.39	15.11	14.86	4.82	6.05	5.40	6.09
Other Corporations	12.32	11.62	11.65	11.74	5.26	4.46	5.29	4.55
Benevolent Societies	5.86	7.83	8.18	10.35	4.98	5.79	7.76	5.12
Public Sector	9.50	9.22	9.28	9.54	14.67 ⁺	16.54 ⁺	20.39 ⁺	18.17 ⁺
Chartered Banks	11.69	11.17	11.47	11.90	5.82	5.42	5.66	5.77
Credit Unions, Co-operatives	12.09	11.70	11.57	11.95	4.64	5.44	5.73	4.98
ALL LENDERS	11.40	10.98	11.24	11.62	6.14	6.28	6.93	6.48

+ The relatively high average term for the public sector is influenced by the registration during 1975 of condominiums in Metropolitan Toronto having a term of 35 years.

Table 5(c) - Weighted Average Interest Rate* and Weighted Average Term of mortgages (Under \$500,000), by Type of Borrower, by Quarter, 1975

Type of Borrower	Average Interest Rate* (Per Cent)				Average Term (Years)			
	I	II	III	IV	I	II	III	IV
Individual	11.57	11.05	11.39	11.66	6.44	6.62	7.37	7.09
Corporation	11.05	10.81	10.89	11.55	5.44	5.35	5.83	5.19
Partnership	11.89	10.63	11.83	11.76	6.87	5.01	8.66	4.95
Other	11.72	11.26	11.40	9.86	8.86	5.13	7.56	5.51
ALL BORROWERS	11.40	10.98	11.24	11.62	6.14	6.28	6.93	6.48

* See paragraph "Mortgage Interest Rates", page 6 re limited application of these rates.

CONVENTIONAL MORTGAGES

Table 6 - Ranking of Counties by Number and Value
of Mortgages (Under \$500,000), 1975

County, District or Regional (R.M.) Municipality	NUMBER OF MORTGAGES			VALUE OF MORTGAGES		
	Rank	Number	Per Cent	Rank	Amount \$ 000	Per Cent
York (R.M.)	1	69,273	24.9	1	2,144,826	27.9
Peel (R.M.)	2	18,704	6.7	2	538,223	7.0
Hamilton-Wentworth (R.M.)	3	13,901	5.0	3	355,064	4.6
Ottawa-Carleton (R.M.)	4	13,663	4.9	4	433,988	5.6
Niagara (R.M.)	5	11,814	4.3	5	276,610	3.6
Simcoe	6	11,444	4.1	6	299,157	3.9
Waterloo (R.M.)	7	10,332	3.8	7	301,452	3.9
Halton (R.M.)	8	10,290	3.7	8	329,817	4.3
Middlesex	9	10,077	3.6	9	272,750	3.6
Ontario	10	8,934	3.2	10	243,927	3.2
Essex	11	8,060	2.9	11	194,412	2.5
Lambton	12	6,265	2.3	12	169,849	2.2
Wellington	13	4,822	1.7	13	147,015	1.9
Sudbury	14	4,523	1.6	14	97,944	1.3
Peterborough	15	4,274	1.5	15	109,045	1.4
Brant	16	3,951	1.4	16	115,244	1.5
Hastings	17	3,723	1.3	17	87,538	1.1
Frontenac	18	3,343	1.2	18	78,166	1.0
Grey	19	3,300	1.2	19	79,002	1.0
Kent	20	3,285	1.2	20	84,241	1.1
Bruce	21	2,862	1.0	21	80,816	1.0
Oxford	22	2,743	1.0	22	81,873	1.1
Durham	23	2,643	0.9	23	62,652	0.8
Thunder Bay	24	2,592	0.9	24	63,284	0.8
Muskoka (D.M.)	25	2,530	0.9	25	61,830	0.8
Algoma	26	2,492	0.9	26	56,227	0.7
Cochrane	27	2,486	0.9	27	57,232	0.7

Table 6 - Concluded

County, District or Regional (R.M.) Municipality	NUMBER OF MORTGAGES			VALUE OF MORTGAGES		
	Rank	Number	Per Cent	Rank	Amount \$ 000	Per Cent
Elgin	28	2,325	0.9	28	61,423	0.8
Victoria	29	2,295	0.8	29	53,252	0.7
Northumberland	30	2,219	0.8	30	58,767	0.8
Huron	31	2,047	0.7	31	57,720	0.7
Nipissing	32	2,045	0.7	32	47,216	0.6
Dufferin	33	1,980	0.7	33	55,735	0.7
Renfrew	34	1,976	0.7	34	37,409	0.5
Norfolk	35	1,874	0.7	35	59,086	0.8
Perth	36	1,827	0.7	36	62,878	0.8
Leeds	37	1,710	0.6	37	36,678	0.5
Parry Sound	38	1,641	0.6	38	28,362	0.4
Haldimand	39	1,489	0.5	39	39,257	0.5
Russell	40	1,417	0.5	40	37,888	0.5
Stormont	41	1,349	0.5	41	27,750	0.4
Lanark	42	1,344	0.5	42	30,836	0.4
Haliburton	43	1,192	0.4	43	18,634	0.2
Lennox & Addington	44	1,093	0.4	44	25,148	0.3
Timiskaming	45	1,031	0.4	45	21,452	0.3
Prescott	46	931	0.4	46	19,265	0.3
Prince Edward	47	890	0.3	47	20,422	0.3
Kenora	48	865	0.3	48	23,921	0.3
Grenville	49	850	0.3	49	16,510	0.2
Dundas	50	541	0.2	50	12,680	0.2
Glengarry	51	534	0.2	51	10,566	0.1
Rainy River	52	321	0.1	52	7,911	0.1
Manitoulin	53	243	0.1	53	5,685	0.1
PROVINCIAL TOTAL	. . .	278,355	100.0	. . .	7,698,635	100.0

CONVENTIONAL MORTGAGES

Table 7 - Number, Value and Average Value of Mortgages (Under \$500,000), by Length of Contract and Interest Rate Grouping, 1975

Length of Contract	All Interest Rates	I N T E R E S T R A T E (Per Cent)										20 and over	Not Stated ¹
		Under 6	6-7	8	9	10	11	12-14	15-19				
		N U M B E R											
Under 3 Years	29,310	308	264	464	1,256	4,710	3,699	9,753	6,388	423	2,045		
3 - 4 Years	31,090	83	301	259	566	4,957	5,220	15,265	3,406	263	770		
5 Years	169,175	335	878	2,727	7,348	47,434	51,702	45,526	11,218	833	1,174		
6 - 9 Years	11,439	120	244	339	982	2,576	2,027	3,077	1,378	37	659		
10 Years	11,253	168	300	609	929	1,719	923	4,955	622	3	1,025		
11 - 14 Years	1,399	28	29	168	69	180	77	657	54	4	133		
15 Years	2,282	87	235	198	167	309	95	501	589	38	63		
16 - 19 Years	315	5	78	6	31	37	7	89	53	-	9		
20 Years and Over	6,827	214	680	3,095	511	1,267	557	360	40	-	103		
Not Stated	15,265	182	123	270	424	1,374	2,236	4,348	871	130	5,307		
ALL LENGTHS	278,355	1,530	3,132	8,135	12,283	64,563	66,543	84,531	24,619	1,731	11,288		
V A L U E (Thousand dollars)													
Under 3 Years	814,915	13,945	7,433	13,646	56,818	128,734	86,180	274,180	181,199	6,732	46,048		
3 - 4 Years	565,101	1,777	6,125	5,437	13,562	121,448	119,613	240,249	40,833	2,239	13,818		
5 Years	4,671,242	7,457	20,853	75,840	212,563	1,527,300	1,605,158	1,034,279	154,317	6,644	26,831		
6 - 9 Years	320,855	5,422	15,497	17,783	27,137	95,455	71,815	60,671	12,729	426	13,920		
10 Years	280,634	5,012	6,125	23,770	35,825	53,879	38,991	83,354	10,016	25	23,637		
11 - 14 Years	41,087	214	3,016	5,721	1,678	3,850	1,633	19,179	499	19	5,278		
15 Years	91,585	5,734	12,160	8,482	4,928	14,600	11,755	20,464	11,346	290	1,826		
16 - 19 Years	12,211	133	4,341	324	1,041	666	84	2,909	2,263	-	450		
20 Years and Over	355,642	10,609	45,684	158,065	24,430	61,458	40,506	8,927	819	-	5,144		
Not Stated	545,363	9,212	3,828	8,829	12,706	78,037	120,518	108,488	42,200	4,447	157,098		
ALL LENGTHS	7,698,635	59,515	125,062	317,897	390,688	2,085,427	2,096,253	1,852,700	456,221	20,822	294,050		
A V E R A G E V A L U E (Dollars)													
Under 3 Years	27,803	45,276	28,155	29,409	45,237	27,332	23,298	28,112	28,366	15,915	22,517		
3 - 4 Years	18,176	21,410	20,349	20,992	23,961	24,500	22,914	15,739	11,989	8,513	17,945		
5 Years	27,612	22,260	23,751	27,811	28,928	32,198	31,046	22,718	13,756	7,976	22,854		
6 - 9 Years	28,049	45,183	63,512	52,457	27,634	37,056	35,429	19,718	9,237	11,514	21,123		
10 Years	24,939	29,833	20,417	39,031	38,563	31,343	42,244	16,822	16,103	8,333	23,060		
11 - 14 Years	29,369	7,643	104,000	34,054	24,319	21,389	21,208	29,192	9,241	4,750	39,684		
15 Years	40,134	65,908	51,745	42,838	29,509	47,249	123,737	40,846	19,263	7,632	28,984		
16 - 19 Years	38,765	26,600	55,654	54,000	33,581	18,000	12,000	32,685	42,698	-	28,984		
20 Years and Over	52,093	49,575	67,182	51,071	47,808	48,507	72,722	24,797	20,475	-	50,000		
Not Stated	35,726	50,615	31,122	32,700	29,967	56,795	53,899	24,951	48,450	34,208	29,602		
ALL LENGTHS	27,658	38,899	39,930	39,078	31,807	32,301	31,502	21,917	18,531	12,029	26,050		

1. Includes mortgages where the interest rate was not specified in the contract document, as well as those for which no interest was charged (intra-family mortgages).

CONVENTIONAL MORTGAGES

Table 8(a) - Number of Mortgages (Under \$500,000), by Economic Region, Size of Municipality and Interest Rate Grouping, 1975

Economic Region and Size of Municipality	All Interest Rates	I N T E R E S T R A T E (Per Cent)								20 and Over	Not Stated ¹
		Under 6	6-7	8	9	10	11	12-14	15-19		
Eastern Ontario											
Under 1,000 Persons	853	13	10	85	87	196	100	248	70	-	44
1,000 - 1,999	2,111	29	48	110	79	346	422	665	192	15	205
2,000 - 2,999	1,824	10	54	114	80	326	313	546	219	2	160
3,000 - 4,999	2,394	8	66	100	105	361	542	707	330	18	157
5,000 - 9,999	3,986	37	91	94	94	748	933	1,337	401	17	256
10,000 - 29,999	3,056	9	13	99	310	668	519	953	340	-	145
30,000 - 99,999	6,399	47	34	130	236	1,743	1,386	2,076	537	38	172
100,000 - 199,999	-	-	-	-	-	-	-	-	-	-	-
200,000 - 499,999	7,035	24	18	180	506	2,085	1,632	1,685	586	4	315
500,000 and Over	-	-	-	-	-	-	-	-	-	-	-
TOTAL	27,658	177	334	912	1,475	6,473	5,847	8,217	2,675	94	1,454
Lake Ontario											
Under 1,000 Persons	1,906	16	18	25	54	492	213	747	136	20	185
1,000 - 1,999	2,556	18	20	48	210	451	452	751	371	21	214
2,000 - 2,999	2,715	5	14	107	154	622	609	788	226	10	180
3,000 - 4,999	2,977	27	33	92	122	502	741	958	345	3	154
5,000 - 9,999	2,753	11	35	101	72	642	649	774	257	-	212
10,000 - 29,999	2,173	-	13	57	81	519	480	646	212	11	154
30,000 - 99,999	3,249	-	-	41	70	506	1,058	1,043	434	42	55
100,000 - 199,999	-	-	-	-	-	-	-	-	-	-	-
200,000 - 499,999	-	-	-	-	-	-	-	-	-	-	-
500,000 and Over	-	-	-	-	-	-	-	-	-	-	-
TOTAL	18,329	77	133	471	763	3,734	4,202	5,707	1,981	107	1,154
Central Ontario											
Under 1,000 Persons	-	-	-	-	-	-	-	-	-	-	-
1,000 - 1,999	-	-	-	-	-	-	-	-	-	-	-
2,000 - 2,999	-	-	-	-	-	-	-	-	-	-	-
3,000 - 4,999	5	-	-	-	-	5	-	-	-	-	-
5,000 - 9,999	1,441	-	47	64	25	186	309	569	123	20	98
10,000 - 29,999	12,610	32	35	240	389	3,577	2,766	4,055	1,025	49	442
30,000 - 99,999	17,000	103	80	560	603	4,829	3,824	5,027	1,283	62	629
100,000 - 199,999	11,425	45	50	-	300	2,911	3,183	3,269	1,063	103	501
200,000 - 499,999	32,337	147	190	753	1,411	8,121	10,419	9,531	1,070	82	613
500,000 and Over	32,383	311	168	502	1,224	8,498	8,426	10,008	2,126	122	998
TOTAL	107,201	638	570	2,119	3,952	28,127	28,927	32,459	6,690	438	3,281

Table 8 (a) - Continued

Economic Region and Size of Municipality	All Interest Rates	I N T E R E S T R A T E (P e r C e n t)										20 and Over	Not Stated ¹
		Under 6	6-7	8	9	10	11	12-14	15-19	20 and Over	Not Stated ¹		
Niagara													
Under 1,000 Persons	69	-	-	-	-	-	17	25	10	-	17	-	
1,000 - 1,999	124	-	-	10	-	-	51	36	17	-	-	-	
2,000 - 2,999	-	-	-	-	-	-	-	-	-	-	-	-	
3,000 - 4,999	108	-	-	-	15	-	48	27	-	-	-	-	
5,000 - 9,999	1,770	23	14	69	62	374	512	483	118	-	-	-	18
10,000 - 29,999	8,793	14	138	277	614	2,074	2,045	2,662	725	15	-	-	115
30,000 - 99,999	5,894	1	52	82	138	1,302	1,594	1,700	678	103	-	-	229
100,000 - 199,999	4,205	29	8	80	181	751	826	1,504	419	35	-	-	244
200,000 - 499,999	10,192	37	43	97	1,025	2,291	2,859	2,824	988	-	-	-	372
500,000 and Over	-	-	-	-	-	-	-	-	-	-	-	-	28
TOTAL	31,155	104	255	615	2,035	6,802	7,952	9,261	2,955	153	1,023		
Lake Erie													
Under 1,000 Persons	288	5	8	40	9	49	22	106	45	-	4	-	
1,000 - 1,999	661	5	32	38	17	71	127	233	121	5	12	-	
2,000 - 2,999	729	10	14	91	23	114	174	150	112	5	36	-	
3,000 - 4,999	1,373	27	93	124	40	154	262	361	218	9	85	-	
5,000 - 9,999	3,576	66	95	145	93	781	828	1,007	446	6	109	-	
10,000 - 29,999	2,360	26	15	54	75	532	570	713	258	51	66	-	
30,000 - 99,999	-	-	-	-	-	-	-	-	-	-	-	-	
100,000 - 199,999	-	-	-	-	-	-	-	-	-	-	-	-	
200,000 - 499,999	8,032	3	48	74	121	2,068	1,863	2,543	986	24	302	-	
500,000 and Over	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	17,019	142	305	566	378	3,769	3,846	5,113	2,186	100	614		
Lake St. Clair													
Under 1,000 Persons	289	-	39	-	9	47	58	107	29	-	-	-	
1,000 - 1,999	747	19	38	99	18	121	95	250	85	2	20	-	
2,000 - 2,999	870	18	56	58	40	131	290	222	45	-	10	-	
3,000 - 4,999	3,440	24	158	299	277	723	659	872	345	1	82	-	
5,000 - 9,999	2,019	31	57	160	104	545	377	462	255	-	28	-	
10,000 - 29,999	2,547	2	102	385	300	551	460	481	266	-	-	-	
30,000 - 99,999	3,445	-	-	29	64	679	856	1,323	390	47	57	-	
100,000 - 199,999	4,253	17	13	60	281	1,009	850	1,326	640	50	7	-	
200,000 - 499,999	-	-	-	-	-	-	-	-	-	-	-	-	
500,000 and Over	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	17,610	111	463	1,090	1,093	3,806	3,645	5,043	2,055	100	204		

Table 8 (a) - Continued

Economic Region and Size of Municipality	All Interest Rates	I N T E R E S T R A T E (Per Cent)										20 and Over	Not Stated ¹
		Under 6	6-7	8	9	10	11	12-14	15-19	20 and Over	Not Stated ¹		
Midwestern Ontario													
Under 1,000 Persons	312	-	-	-	25	70	4	128	64	6	15		
1,000 - 1,999	1,835	9	105	364	111	337	242	458	133	4	72		
2,000 - 2,999	1,444	32	85	103	103	326	262	372	114	4	43		
3,000 - 4,999	1,831	43	78	110	97	341	334	515	205	18	90		
5,000 - 9,999	1,001	-	76	56	40	161	244	314	26	-	84		
10,000 - 29,999	1,648	-	31	19	47	392	355	537	121	-	146		
30,000 - 99,999	6,454	-	20	52	132	1,724	1,645	1,679	652	23	527		
100,000 - 199,999	4,503	-	55	110	89	1,074	1,414	832	343	54	532		
200,000 - 499,999	-	-	-	-	-	-	-	-	-	-	-		
500,000 and Over	-	-	-	-	-	-	-	-	-	-	-		
TOTAL	19,028	84	450	814	644	4,425	4,500	4,835	1,658	109	1,509		
Georgian Bay													
Under 1,000 Persons	2,124	2	49	89	122	449	262	705	305	15	126		
1,000 - 1,999	3,231	41	52	202	283	664	517	1,016	334	12	110		
2,000 - 2,999	3,723	40	117	183	265	614	796	1,090	345	32	241		
3,000 - 4,999	3,619	5	90	149	192	814	832	1,032	277	64	164		
5,000 - 9,999	4,402	23	19	134	125	715	955	1,551	526	75	279		
10,000 - 29,999	5,402	30	-	184	115	996	1,212	1,924	586	38	317		
30,000 - 99,999	1,256	-	1	26	16	224	229	559	124	1	76		
100,000 - 199,999	-	-	-	-	-	-	-	-	-	-	-		
200,000 - 499,999	-	-	-	-	-	-	-	-	-	-	-		
500,000 and Over	-	-	-	-	-	-	-	-	-	-	-		
TOTAL	23,757	141	328	967	1,118	4,476	4,803	7,877	2,497	237	1,313		
Northeastern Ontario													
Under 1,000 Persons	2,897	11	95	232	172	468	302	977	412	114	114		
1,000 - 1,999	730	1	3	24	27	62	102	339	93	39	40		
2,000 - 2,999	387	-	7	8	18	46	56	168	36	17	31		
3,000 - 4,999	667	2	5	14	27	172	88	273	64	16	6		
5,000 - 9,999	615	-	2	5	13	110	125	246	80	9	25		
10,000 - 29,999	1,579	-	13	18	51	282	425	519	162	54	55		
30,000 - 99,999	5,945	25	28	151	410	1,130	1,280	1,906	618	75	322		
100,000 - 199,999	-	-	-	-	-	-	-	-	-	-	-		
200,000 - 499,999	-	-	-	-	-	-	-	-	-	-	-		
500,000 and Over	-	-	-	-	-	-	-	-	-	-	-		
TOTAL	12,820	39	153	452	718	2,270	2,378	4,428	1,465	324	593		

Table 8 (a) - Concluded

Economic Region and Size of Municipality	All Interest Rates	I N T E R E S T R A T E (Per Cent)										20 and Over	Not Stated ¹
		Under 6	6-7	8	9	10	11	12-14	15-19				
Northwestern Ontario													
Under 1,000 Persons	650	3	30	42	30	65	41	305	67	17	50		
1,000 - 1,999	410	5	40	7	13	51	28	221	23	10	12		
2,000 - 2,999	272	-	51	20	27	24	26	85	26	10	3		
3,000 - 4,999	96	-	2	-	1	9	10	63	11	-	-		
5,000 - 9,999	260	3	3	15	5	30	21	136	30	-	17		
10,000 - 29,999	229	1	1	20	11	25	17	133	7	-	14		
30,000 - 99,999	-	-	-	-	-	-	-	-	-	-	-		
100,000 - 199,999	1,861	5	14	25	20	477	300	648	293	32	47		
200,000 - 499,999	-	-	-	-	-	-	-	-	-	-	-		
500,000 and Over	-	-	-	-	-	-	-	-	-	-	-		
TOTAL	3,778	17	141	129	107	681	443	1,591	457	69	143		
All Regions													
Under 1,000 Persons	9,388	50	249	513	508	1,836	1,019	3,348	1,138	172	555		
1,000 - 1,999	12,405	127	338	902	758	2,113	2,036	3,969	1,369	108	685		
2,000 - 2,999	11,964	115	398	684	710	2,203	2,526	3,421	1,123	80	704		
3,000 - 4,999	16,510	136	525	888	876	3,081	3,516	4,808	1,795	129	756		
5,000 - 9,999	21,823	194	439	843	611	4,292	4,953	6,879	2,262	127	1,223		
10,000 - 29,999	40,397	114	361	1,353	1,993	9,616	8,849	12,623	3,702	218	1,568		
30,000 - 99,999	49,642	176	215	1,071	1,669	12,137	11,872	15,313	4,716	391	2,082		
100,000 - 199,999	26,247	96	140	275	871	6,222	6,573	7,579	2,758	274	1,459		
200,000 - 499,999	57,596	211	299	1,104	3,063	14,565	16,773	16,583	3,630	110	1,258		
500,000 and Over	32,383	311	168	502	1,224	8,498	8,426	10,008	2,126	122	998		
PROVINCIAL TOTAL	278,355	1,530	3,132	8,135	12,283	64,563	66,543	84,531	24,619	1,731	11,288		

1. Includes mortgages where the interest rate was not specified in the contract document, as well as those for which no interest was charged (intra-family mortgages).

CONVENTIONAL MORTGAGES

Table 8(b) - Value of Mortgages (Under \$500,000), by Economic Region, Size of Municipality and Interest Rate Grouping, 1975

(Thousand dollars)

Economic Region and Size of Municipality	All Interest Rates	I N T E R E S T R A T E (Per Cent)										20 and Over	Not Stated ¹
		Under 6	6-7	8	9	10	11	12-14	15-19				
Eastern Ontario													
Under 1,000 Persons	16,105	103	27	2,825	2,126	3,182	1,696	4,255	885	-	1,006	-	1,006
1,000 - 1,999	41,776	234	1,469	3,920	1,630	7,732	8,586	11,560	2,305	115	4,225	-	4,225
2,000 - 2,999	37,311	80	2,650	3,950	1,583	5,654	7,425	9,317	3,083	19	3,550	-	3,550
3,000 - 4,999	56,135	819	1,929	7,029	1,963	9,522	12,331	14,069	5,239	141	3,093	-	3,093
5,000 - 9,999	104,057	525	5,075	4,719	1,930	20,319	34,110	27,308	4,865	422	4,784	-	4,784
10,000 - 29,999	75,969	504	456	3,488	5,984	18,533	12,701	24,824	6,479	-	3,000	-	3,000
30,000 - 99,999	184,374	716	700	9,225	5,459	64,013	41,980	52,649	6,513	424	2,695	-	2,695
100,000 - 199,999	-	-	-	-	-	-	-	-	-	-	-	-	-
200,000 - 499,999	226,009	419	102	2,868	20,689	83,064	59,027	38,677	15,347	27	5,789	-	5,789
500,000 and Over	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	741,736	3,400	12,408	38,024	41,364	212,019	177,856	182,659	44,716	1,148	28,142	1,148	28,142
Lake Ontario													
Under 1,000 Persons	29,949	431	53	597	2,307	6,283	3,645	10,775	1,789	186	3,883	-	3,883
1,000 - 1,999	51,249	130	867	1,905	5,502	9,084	9,272	14,707	5,161	86	4,535	-	4,535
2,000 - 2,999	61,107	73	64	4,303	4,464	11,615	16,628	12,021	7,005	78	4,856	-	4,856
3,000 - 4,999	69,810	672	727	2,034	2,828	13,668	18,970	21,071	6,162	30	3,648	-	3,648
5,000 - 9,999	74,038	427	1,421	6,671	1,154	20,610	17,069	16,039	5,680	-	4,967	-	4,967
10,000 - 29,999	63,262	-	285	4,945	1,487	15,769	19,702	14,286	3,148	64	3,576	-	3,576
30,000 - 99,999	86,043	-	-	903	3,550	13,954	39,229	19,521	7,862	330	694	-	694
100,000 - 199,999	-	-	-	-	-	-	-	-	-	-	-	-	-
200,000 - 499,999	-	-	-	-	-	-	-	-	-	-	-	-	-
500,000 and Over	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	435,458	1,733	3,417	21,358	21,292	90,983	124,515	108,420	36,807	774	26,159	774	26,159
Central Ontario													
Under 1,000 Persons	-	-	-	-	-	-	-	-	-	-	-	-	-
1,000 - 1,999	-	-	-	-	-	-	-	-	-	-	-	-	-
2,000 - 2,999	-	-	-	-	-	-	-	-	-	-	-	-	-
3,000 - 4,999	98	-	-	-	-	-	-	-	-	-	-	-	-
5,000 - 9,999	45,240	-	1,767	3,013	814	4,338	9,259	19,568	2,217	269	3,995	-	3,995
10,000 - 29,999	397,312	1,030	1,096	10,346	17,132	132,849	97,480	106,606	23,106	387	7,280	-	7,280
30,000 - 99,999	524,326	2,484	2,247	22,639	32,275	197,264	126,774	97,202	26,170	433	16,838	-	16,838
100,000 - 199,999	268,198	186	489	-	3,973	89,730	84,325	62,526	15,721	815	10,433	-	10,433
200,000 - 499,999	951,689	9,559	3,894	16,144	39,388	274,968	373,059	195,287	12,309	906	26,175	-	26,175
500,000 and Over	1,069,930	15,527	14,411	12,599	49,546	316,923	305,895	278,083	48,284	1,169	27,493	-	27,493
TOTAL	3,256,793	28,786	23,904	64,741	143,128	1,016,170	996,792	759,272	127,807	3,979	92,214	3,979	92,214

Table 8 (b) - Continued

Economic Region and Size of Municipality	All Interest Rates	I N T E R E S T R A T E (P e r C e n t)										20 and Over	Not Stated ¹
		Under 6	6-7	8	9	10	11	12-14	15-19				
Niagara													
Under 1,000 Persons	1,437	-	-	-	-	-	457	458	82	-	-	-	440
1,000 - 1,999	4,419	-	-	679	-	386	2,743	557	54	-	-	-	-
2,000 - 2,999	-	-	-	-	-	-	-	-	-	-	-	-	-
3,000 - 4,999	2,909	273	-	-	311	-	1,509	829	-	-	-	-	260
5,000 - 9,999	53,370	-	671	5,203	2,011	12,264	15,851	9,419	2,664	-	-	-	5,014
10,000 - 29,999	238,651	345	4,246	9,044	18,920	59,364	70,091	49,601	19,789	473	-	-	6,778
30,000 - 99,999	146,935	136	1,540	2,153	2,901	44,414	45,962	32,321	13,008	964	-	-	3,536
100,000 - 199,999	100,673	226	1,426	5,761	5,761	24,398	21,577	29,107	4,236	497	-	-	13,276
200,000 - 499,999	237,781	1,166	767	5,908	24,980	62,256	75,860	47,156	18,171	-	-	-	1,517
500,000 and Over	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	786,175	2,146	7,393	24,413	54,884	203,082	234,050	169,448	58,004	1,934	-	-	30,821
Lake Erie													
Under 1,000 Persons	6,959	235	274	1,129	263	1,036	338	2,431	1,058	-	-	-	195
1,000 - 1,999	18,053	60	2,423	2,586	506	1,923	3,000	5,883	1,497	63	-	-	112
2,000 - 2,999	26,348	1,120	703	6,644	844	2,709	8,353	2,550	1,841	28	-	-	1,556
3,000 - 4,999	42,227	1,664	6,336	8,344	1,256	4,808	6,186	6,881	3,969	35	-	-	2,748
5,000 - 9,999	110,336	6,187	8,821	8,617	2,861	21,870	22,987	25,640	11,210	36	-	-	2,107
10,000 - 29,999	60,956	704	324	1,141	2,353	14,536	17,478	17,907	4,506	317	-	-	1,690
30,000 - 99,999	-	-	-	-	-	-	-	-	-	-	-	-	-
100,000 - 199,999	-	-	-	-	-	-	-	-	-	-	-	-	-
200,000 - 499,999	210,253	16	802	1,348	3,687	65,926	53,850	54,961	24,475	309	-	-	4,879
500,000 and Over	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	475,132	9,986	19,683	29,809	11,770	112,808	112,192	116,253	48,556	788	-	-	13,287
Lake St. Clair													
Under 1,000 Persons	9,771	-	2,086	-	729	895	1,219	2,100	2,742	-	-	-	-
1,000 - 1,999	21,376	116	2,032	4,907	554	3,405	1,481	6,551	1,550	18	-	-	762
2,000 - 2,999	24,239	923	3,850	3,531	979	2,885	7,061	4,315	627	-	-	-	68
3,000 - 4,999	86,414	637	4,539	8,423	8,714	21,233	16,040	18,668	6,750	12	-	-	1,398
5,000 - 9,999	57,445	318	2,455	8,956	5,693	16,254	8,511	10,941	3,712	-	-	-	605
10,000 - 29,999	65,564	34	311	7,599	5,759	16,233	14,966	15,454	5,208	-	-	-	-
30,000 - 99,999	87,142	-	-	559	2,950	24,873	26,798	27,142	3,526	342	-	-	952
100,000 - 199,999	96,551	26	2,765	2,905	7,283	27,536	24,052	23,899	7,102	396	-	-	587
200,000 - 499,999	-	-	-	-	-	-	-	-	-	-	-	-	-
500,000 and Over	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	448,502	2,054	18,038	36,880	32,661	113,314	100,128	109,070	31,217	768	-	-	4,372

Table 8 (b) - Continued

Economic Region and Size of Municipality	All Interest Rates	I N T E R E S T R A T E (P e r C e n t)										20 and Over	Not Stated ¹
		Under 6	6-7	8	9	10	11	12-14	15-19	20 and Over	Not Stated ¹		
Midwestern Ontario													
Under 1,000 Persons	5,826	-	-	-	580	1,532	58	2,748	682	82	144		
1,000 - 1,999	64,632	124	4,012	24,811	3,529	9,572	6,952	10,995	1,711	89	2,837		
2,000 - 2,999	44,521	851	5,100	4,804	5,238	9,812	6,521	9,420	1,616	23	1,136		
3,000 - 4,999	59,866	1,085	2,808	6,270	3,548	12,202	10,523	16,283	3,928	456	2,763		
5,000 - 9,999	30,829	-	2,856	5,625	903	5,128	7,422	6,709	317	-	1,869		
10,000 - 29,999	57,919	-	749	748	4,899	17,120	12,793	11,524	3,345	-	6,741		
30,000 - 99,999	188,745	-	2,741	1,706	5,491	62,050	51,300	36,835	9,705	112	18,205		
100,000 - 199,999	116,727	-	1,076	3,158	1,750	31,530	42,584	19,763	4,616	348	11,902		
200,000 - 499,999	-	-	-	-	-	-	-	-	-	-	-		
500,000 and Over	-	-	-	-	-	-	-	-	-	-	-		
TOTAL	569,065	2,060	19,342	47,122	25,938	149,546	138,153	114,277	25,920	1,110	45,597		
Georgian Bay													
Under 1,000 Persons	39,455	9	1,387	2,498	2,783	6,481	4,523	11,333	4,358	99	5,984		
1,000 - 1,999	86,137	2,685	1,880	10,376	10,363	15,861	14,159	20,696	7,206	145	2,766		
2,000 - 2,999	95,161	1,234	5,785	5,827	10,390	15,078	23,102	24,340	5,162	327	3,916		
3,000 - 4,999	99,384	45	2,381	6,305	4,041	19,920	23,162	21,050	13,324	2,533	6,623		
5,000 - 9,999	114,364	461	1,723	4,538	5,674	17,142	28,677	37,115	9,924	2,773	6,337		
10,000 - 29,999	139,519	2,607	-	3,657	4,054	28,747	38,151	42,089	13,902	290	6,022		
30,000 - 99,999	30,882	-	13	1,275	373	7,910	6,519	8,873	1,748	3	4,168		
100,000 - 199,999	-	-	-	-	-	-	-	-	-	-	-		
200,000 - 499,999	-	-	-	-	-	-	-	-	-	-	-		
500,000 and Over	-	-	-	-	-	-	-	-	-	-	-		
TOTAL	604,902	7,041	13,169	34,476	37,678	111,139	138,293	165,496	55,624	6,170	35,816		
Northeastern Ontario													
Under 1,000 Persons	56,696	392	2,949	8,779	3,360	8,105	6,996	17,950	5,651	1,234	1,280		
1,000 - 1,999	14,019	12	1,34	955	642	1,088	1,893	6,879	1,480	371	565		
2,000 - 2,999	8,176	-	71	298	904	940	1,829	2,950	497	171	516		
3,000 - 4,999	13,322	406	5	457	752	3,844	1,763	5,052	862	116	65		
5,000 - 9,999	12,075	-	16	351	704	2,132	2,283	4,420	1,585	96	488		
10,000 - 29,999	33,935	-	115	312	953	6,830	10,655	11,587	2,313	453	717		
30,000 - 99,999	147,533	1,204	923	3,939	11,367	33,036	33,481	42,209	8,603	1,186	11,585		
100,000 - 199,999	-	-	-	-	-	-	-	-	-	-	-		
200,000 - 499,999	-	-	-	-	-	-	-	-	-	-	-		
500,000 and Over	-	-	-	-	-	-	-	-	-	-	-		
TOTAL	285,756	2,014	4,213	15,091	18,682	55,975	58,900	91,047	20,991	3,627	15,216		

Table 8 (b) - Concluded

Economic Region and Size of Municipality	All Interest Rates	I N T E R E S T R A T E (Per Cent)										20 and Over	Not Stated ¹
		Under 6	6-7	8	9	10	11	12-14	15-19				
Northwestern Ontario													
Under 1,000 Persons	15,205	47	1,130	2,307	921	1,658	1,030	6,056	1,194			201	661
1,000 - 1,999	7,776	100	666	266	257	1,083	864	3,880	406			75	179
2,000 - 2,999	7,124	-	1,269	833	893	706	823	2,195	332			59	14
3,000 - 4,999	2,299	-	37	-	71	185	480	1,417	109			-	-
5,000 - 9,999	8,555	110	127	1,343	107	1,206	955	3,836	366			-	505
10,000 - 29,999	5,680	7	22	482	794	598	508	2,856	137			-	276
30,000 - 99,999	-	-	-	-	-	-	-	-	-			-	-
100,000 - 199,999	48,477	31	244	752	248	14,955	10,714	16,518	4,035			189	791
200,000 - 499,999	-	-	-	-	-	-	-	-	-			-	-
500,000 and Over	-	-	-	-	-	-	-	-	-			-	-
TOTAL	95,116	295	3,495	5,983	3,291	20,391	15,374	36,758	6,579			524	2,426
All Regions													
Under 1,000 Persons	181,403	1,217	7,906	18,135	13,069	29,172	19,962	58,106	18,441			1,802	13,593
1,000 - 1,999	309,437	3,461	13,483	50,405	22,983	50,134	48,950	81,708	21,370			962	15,981
2,000 - 2,999	303,987	4,281	19,492	30,190	25,295	49,399	71,742	67,108	20,163			705	15,612
3,000 - 4,999	432,464	5,328	18,762	38,862	23,484	85,480	90,964	105,320	40,343			3,323	20,598
5,000 - 9,999	610,309	8,301	24,932	49,036	21,851	121,263	147,124	160,995	42,540			3,596	30,671
10,000 - 29,999	1,138,767	5,231	7,604	41,762	62,335	310,579	294,525	296,734	81,933			1,984	36,080
30,000 - 99,999	1,395,980	4,540	8,164	42,399	64,366	448,114	372,043	316,752	77,135			3,794	58,673
100,000 - 199,999	630,626	469	4,743	8,241	19,015	188,149	183,252	151,813	35,710			2,245	36,989
200,000 - 499,999	1,625,732	11,160	5,565	26,268	88,744	486,214	561,796	336,081	70,302			1,242	38,360
500,000 and Over	1,069,930	15,527	14,411	12,599	49,546	316,923	305,895	278,083	48,284			1,169	27,493
PROVINCIAL TOTAL	7,698,635	59,515	125,062	317,897	390,688	2,085,427	2,096,253	1,852,700	456,221			20,822	294,050

1. Includes mortgages where the interest rate was not specified in the contract document, as well as those for which no interest was charged (intra-family mortgages).

CONVENTIONAL MORTGAGES

Table 9 - Average Value of Mortgages (Under \$500,000), by Economic Region, and Size of Municipality, 1975

Size of Municipality	A11 Economic Regions	E C O N O M I C R E G I O N									
		Eastern Ontario	Lake Ontario	Central Ontario	Niagara	Lake Erie	Lake St. Clair	Mid-western Ontario	Georgian Bay	North-eastern Ontario	North-western Ontario
Under 1,000 Persons	19,323	18,880	15,713	-	20,826	24,163	33,810	18,673	18,576	19,571	23,392
1,000 - 1,999	24,945	19,790	20,050	-	35,637	27,312	28,616	35,222	26,660	19,204	18,966
2,000 - 2,999	25,408	20,456	22,507	-	-	36,142	27,861	30,832	25,560	21,127	26,191
3,000 - 4,999	26,194	23,448	23,450	19,600	26,935	30,755	25,120	32,696	27,462	19,973	23,948
5,000 - 9,999	27,966	26,106	26,894	31,395	30,153	30,855	28,452	30,798	25,980	19,634	32,904
10,000 - 29,999	28,189	24,859	29,113	31,508	27,141	25,829	25,742	35,145	25,827	21,491	24,803
30,000 - 99,999	28,121	28,813	26,483	30,843	24,930	-	25,295	29,245	24,588	24,816	-
100,000 - 199,999	24,027	-	-	23,475	23,941	-	22,702	25,922	-	-	26,049
200,000 - 499,999	28,226	32,106	-	29,430	23,330	26,177	-	-	-	-	-
500,000 and Over	33,040	-	-	33,040	-	-	-	-	-	-	-
ALL SIZES	27,658	26,818	23,758	30,380	25,234	27,918	25,469	29,907	25,462	22,290	25,176

CONVENTIONAL MORTGAGES

Table 10 - Ranking of Number, Value and Average Value of Mortgages (Under \$500,000) for Municipalities¹ of 50,000 Population and Over, 1975

Municipalities ¹ With Population of 50,000 and Over	NUMBER OF MORTGAGES			VALUE OF MORTGAGES			Average Value \$
	Rank	Number	Per Cent	Rank	Amount (\$000)	Per Cent	
Brampton	9	4,764	1.7	10	123,591	1.6	25,943
Brantford	16	2,928	1.1	18	80,108	1.0	27,359
Burlington	15	4,078	1.5	9	124,919	1.6	30,632
Cambridge	19	2,560	0.9	20	66,442	0.9	25,954
Etobicoke	7	7,677	2.8	6	229,731	3.0	29,925
Gloucester	28	1,803	0.6	25	59,115	0.8	32,787
Guelph	23	2,052	0.7	22	61,849	0.8	30,141
Hamilton	5	10,192	3.7	5	237,781	3.1	23,330
Kingston	29	1,747	0.6	29	42,397	0.6	24,268
Kitchener	10	4,615	1.7	11	123,478	1.6	26,756
London	6	8,032	2.9	8	210,055	2.7	26,152
Markham	22	2,053	0.7	17	88,609	1.2	43,161
Mississauga	4	12,338	4.4	4	364,801	4.7	29,567
Nepean	24	1,950	0.7	19	66,832	0.9	34,273
Niagara Falls	26	1,842	0.7	28	44,182	0.6	23,986
North Bay	31	1,178	0.4	31	29,851	0.4	25,340
Oakville	18	2,761	1.0	15	97,030	1.3	35,143
Oshawa	14	4,158	1.5	12	104,297	1.4	25,083
Ottawa-City	8	7,032	2.5	7	225,926	2.9	32,128
Peterborough-City	20	2,342	0.8	24	60,712	0.8	25,934
Sarnia	21	2,315	0.8	21	61,891	0.8	26,735
Sault Ste. Marie	30	1,659	0.6	30	37,635	0.5	22,685
Scarborough	3	12,373	4.4	3	358,203	4.6	28,950
St. Catharines	13	4,205	1.5	14	100,673	1.3	23,941
Sudbury	27	1,840	0.7	27	47,114	0.6	25,605
Thunder Bay	25	1,865	0.7	26	48,498	0.6	26,004
Toronto-City	1	18,666	6.7	1	603,817	7.8	32,348
Windsor	12	4,254	1.5	16	96,590	1.2	22,706
York	11	4,423	1.6	13	102,108	1.3	23,086
York, East	17	2,818	1.0	23	60,764	0.8	21,563
York, North	2	13,526	4.9	2	461,449	6.0	34,116
Total of 31 Municipalities	...	154,046	55.3	...	4,420,448	57.4	28,696
PROVINCIAL TOTAL	...	278,355	100.0	...	7,698,635	100.0	27,658

1. Excluding Metropolitan Areas.

CONVENTIONAL MORTGAGES

Table 11(a) - Number of Mortgages (Under \$500,000) Registered for Selected Municipalities¹ in which the Mortgaged Property was Situated, by Interest Rate Grouping, 1975

Municipalities ¹ With Population of 50,000 and Over	All Interest Rates	I N T E R E S T R A T E (Per Cent)										20 and Over	Not Stated ²
		Under 6	6-7	8	9	10	11	12-14	15-19				
Brampton	4,764	-	-	376	181	1,437	1,043	1,452	255	-	20		
Brantford	2,928	-	10	-	36	638	907	819	318	-	200		
Burlington	4,078	26	13	28	111	1,431	748	1,208	286	2	225		
Cambridge	2,560	-	-	30	65	599	736	602	336	17	175		
Etobicoke	7,677	51	47	143	102	2,645	2,349	2,016	123	-	201		
Gloucester	1,803	-	5	10	165	664	289	616	22	10	22		
Guelph	2,052	-	20	22	48	567	393	735	139	6	122		
Hamilton	10,192	37	43	97	1,025	2,291	2,859	2,824	988	-	28		
Kingston	1,747	11	10	63	10	370	478	569	212	7	17		
Kitchener	4,615	-	55	110	89	1,130	1,432	832	343	54	570		
London	8,032	3	48	74	121	2,068	1,863	2,543	986	24	302		
Markham	2,053	-	-	51	187	513	646	460	147	-	49		
Mississauga	12,338	94	-	148	794	2,636	3,692	4,220	606	31	117		
Nepean	1,950	30	-	47	17	520	450	529	229	12	116		
Niagara Falls	1,842	-	26	49	51	428	431	590	172	61	34		
North Bay	1,178	8	10	22	51	222	261	321	161	24	98		
Oakville	2,761	-	54	28	109	790	590	709	290	34	157		
Oshawa	4,158	19	24	-	173	1,351	540	1,090	600	53	308		
Ottawa-City	7,032	25	17	179	508	2,083	1,633	1,685	587	5	310		
Peterborough-City	2,342	-	-	41	48	389	671	773	334	42	44		
Sarnia	2,315	-	-	29	-	459	658	759	305	47	58		
Sault Ste. Marie	1,659	17	2	21	84	294	287	711	162	9	72		
Scarborough	12,373	-	143	462	514	2,839	4,378	3,351	340	51	295		
St. Catharines	4,205	29	8	80	181	751	826	1,504	419	35	372		
Sudbury	1,840	-	8	54	143	345	522	524	138	-	106		
Thunder Bay	1,865	5	15	25	19	476	300	649	297	32	47		
Toronto-City	18,666	122	75	206	567	4,465	5,458	5,681	1,573	75	444		
Windsor	4,254	17	15	60	281	1,009	849	1,326	640	50	7		
York	4,423	-	26	-	76	961	2,050	935	229	-	146		
York, East	2,818	26	-	-	51	599	567	1,244	235	49	47		
York, North	13,526	189	93	296	656	4,033	2,967	4,323	553	47	369		
Total of 31 Municipalities	154,046	709	767	2,751	6,463	39,003	40,873	45,600	12,025	777	5,078		
PROVINCIAL TOTAL	278,355	1,530	3,132	8,135	12,283	64,563	66,543	84,531	24,619	1,731	11,288		

1. Excluding Metropolitan Areas.
2. Includes mortgages where the interest rate was not specified in the contract document, as well as those for which no interest was charged (intra-family mortgages).

CONVENTIONAL MORTGAGES

Table 11(b) - Value of Mortgages (Under \$500,000) Registered for Selected Municipalities¹ in which the Mortgaged Property was Situated, by Interest Rate Grouping, 1975

(Values shown in thousand dollars)													
Municipalities ¹ With Population of 50,000 and Over	All Interest Rates	I N T E R E S T R A T E (Per Cent)										20 and Over	Not Stated ²
		Under 6	6-7	8	9	10	11	12-14	15-19				
Brampton	123,591	-	-	6,682	8,759	54,299	26,471	23,105	4,246	-	29		
Brantford	80,108	-	291	-	734	24,986	26,463	16,594	8,268	-	2,772		
Burlington	124,919	337	398	5,924	11,975	50,551	24,577	21,679	4,618	17	4,843		
Cambridge	66,442	-	-	510	1,742	24,640	24,630	10,317	6,073	67	3,592		
Etobicoke	229,731	1,526	327	1,206	4,010	80,147	91,821	39,930	698	-	10,066		
Gloucester	59,115	-	31	62	4,115	26,889	10,807	16,535	223	205	248		
Guelph	61,849	-	2,742	1,197	1,225	24,198	12,571	16,121	1,639	45	2,111		
Hamilton	237,781	1,166	767	5,908	24,980	62,256	75,860	47,156	18,171	-	1,517		
Kingston	42,397	185	292	1,279	398	13,068	13,515	10,830	2,671	83	96		
Kitchener	123,478	-	1,076	3,158	1,750	33,452	43,015	19,763	4,615	348	16,301		
London	210,055	17	802	1,348	3,686	65,926	53,849	54,961	24,475	310	4,681		
Markham	88,609	-	-	1,272	5,604	43,045	25,934	8,395	4,058	-	301		
Mississauga	364,801	8,033	-	3,767	24,842	89,436	148,659	76,068	8,058	483	5,455		
Nepean	66,832	408	-	7,768	312	19,712	14,381	19,450	2,778	54	1,969		
Niagara Falls	44,182	-	1,071	880	817	11,717	13,133	12,792	2,553	537	682		
North Bay	29,851	271	135	701	1,267	6,620	7,376	8,732	2,000	184	2,565		
Oakville	97,030	-	1,656	525	5,599	30,386	21,847	21,667	7,984	200	7,166		
Oshawa	104,297	78	218	-	1,500	44,957	18,649	22,777	7,672	496	7,950		
Ottawa-City	225,926	420	102	2,867	20,689	83,063	59,028	38,677	15,346	27	5,707		
Peterborough-City	60,712	-	-	903	3,300	10,801	25,172	12,578	7,045	330	583		
Sarnia	61,891	-	-	558	-	16,508	22,266	18,509	2,927	342	781		
Sault Ste. Marie	37,635	933	86	341	3,575	9,121	7,203	12,743	1,727	100	1,806		
Scarborough	358,203	-	3,567	11,171	10,535	105,386	132,579	80,335	3,553	423	10,654		
St. Catharines	100,673	266	169	1,426	5,761	24,398	21,577	29,107	4,236	497	13,276		
Sudbury	47,114	-	99	1,089	3,194	9,117	13,119	13,095	2,569	-	4,832		
Thunder Bay	48,498	31	244	752	246	14,957	10,713	16,518	4,057	189	791		
Toronto-City	603,817	5,530	12,987	5,029	24,494	150,952	193,476	161,099	37,426	649	12,175		
Windsor	96,590	26	2,805	2,905	7,283	27,536	24,052	23,899	7,102	396	586		
York	102,108	-	272	-	1,713	26,361	53,454	13,414	4,457	-	2,437		
York, East	60,764	108	-	-	760	18,411	11,192	26,335	3,592	319	47		
York, North	461,449	9,996	1,424	7,571	25,052	165,971	112,419	116,982	10,858	520	10,656		
Total of 31 Municipalities	4,420,448	29,291	31,561	76,799	209,917	1,363,718	1,339,808	1,010,163	215,695	6,821	136,675		
PROVINCIAL TOTAL	7,698,635	59,515	125,062	317,897	390,688	2,085,427	2,096,253	1,852,700	456,221	20,822	294,050		

1. Excluding Metropolitan Areas.
2. Includes mortgages where the interest rate was not specified in the contract document, as well as those for which no interest was charged (intra-family mortgages).

CONVENTIONAL MORTGAGES

Table 12 - Number and Value of Mortgages (Under \$500,000), by Size of Loan and Interest Rate Grouping, 1975

Size of Loan	All Interest Rates	I N T E R E S T R A T E (Per Cent)										20 and Over	Not Stated ¹
		Under 6	6-7	8	9	10	11	12-14	15-19				
N U M B E R													
Under \$5,000	17,626	135	288	492	776	2,506	2,270	6,947	2,839	271	1,102		
\$ 5,000 - 9,999	39,530	240	408	613	1,424	5,501	4,934	16,289	7,076	929	2,116		
10,000 - 14,999	37,951	159	409	691	1,179	5,238	6,249	16,114	5,672	269	1,971		
15,000 - 19,999	32,778	82	335	1,392	2,373	5,361	6,206	12,200	3,252	114	1,463		
20,000 - 29,999	53,730	176	326	1,632	2,530	13,165	15,863	15,529	2,807	48	1,654		
30,000 - 49,999	71,216	339	555	1,115	2,392	26,290	24,587	12,915	1,444	30	1,549		
50,000 - 74,999	15,574	198	407	1,054	689	4,652	4,721	2,536	731	8	578		
75,000 - 99,999	2,989	13	94	529	311	445	562	538	234	30	233		
100,000 - 499,999	6,961	188	310	617	609	1,405	1,151	1,463	564	32	622		
ALL SIZES	278,355	1,530	3,132	8,135	12,283	64,563	66,543	84,531	24,619	1,731	11,288		
V A L U E (Thousand dollars)													
Under \$5,000	55,674	432	821	1,712	2,243	7,460	7,506	22,488	9,015	902	3,095		
\$ 5,000 - 9,999	284,049	1,648	2,651	4,422	10,206	39,344	35,674	117,549	50,167	6,635	15,753		
10,000 - 14,999	446,823	1,879	4,860	8,220	13,639	61,488	74,803	188,540	66,704	3,172	23,518		
15,000 - 19,999	550,398	1,411	5,605	24,151	42,096	90,537	105,304	202,564	52,431	1,835	24,464		
20,000 - 29,999	1,293,615	3,895	7,467	38,940	60,302	324,878	384,871	369,761	63,381	1,101	38,809		
30,000 - 49,999	2,673,580	11,825	21,182	42,781	91,217	994,143	922,127	479,375	53,211	1,188	56,531		
50,000 - 74,999	875,047	11,192	24,138	60,765	39,145	258,820	262,748	143,514	41,757	414	32,554		
75,000 - 99,999	239,010	1,068	7,607	45,041	25,446	35,904	45,078	44,314	19,109	2,317	13,126		
100,000 - 499,999	1,280,439	26,165	50,521	91,865	106,394	272,853	258,142	284,595	100,446	3,258	86,200		
ALL SIZES	7,698,635	59,515	125,062	317,897	390,688	2,085,427	2,096,253	1,852,700	456,221	20,822	294,050		

1. Includes mortgages where the interest rate was not specified in the contract document, as well as those for which no interest was charged (intra-family mortgages).

CONVENTIONAL MORTGAGES

Table 13(a) - Number of Mortgages (Under \$500,000), by Type of Borrower, Type of Lender and Interest Rate Grouping, 1975

Type of Borrower and Lender	All Interest Rates	I N T E R E S T R A T E (P e r C e n t)										20 and Over	Not Stated ¹
		Under 6	6-7	8	9	10	11	12-14	15-19	20 and Over	Not Stated ¹		
<u>Individual</u>													
Personal Sector:	98,654	1,050	1,941	3,056	5,309	23,076	20,625	31,474	8,613	265	3,245		
(a) Individual													
(b) Mutual & Pension Funds,	331	-	-	-	11	63	113	119	25	-	-		
Partnerships	2,413	5	47	126	49	832	1,161	176	2	-	15		
Insurance Companies	52,177	120	15	116	346	11,930	21,339	17,411	728	9	163		
Loan & Trust Companies													
Financial Corporations													
(excl. Lending Institutions)	11,166	2	24	8	126	1,165	736	2,664	4,892	878	671		
Other Corporations	22,183	141	206	290	1,227	3,400	2,939	5,496	6,720	517	1,247		
Benevolent Societies	204	7	45	-	55	7	24	25	-	-	41		
Public Sector	4,472	22	679	2,042	420	162	25	975	26	-	121		
Chartered Banks	29,277	18	27	193	82	5,655	6,381	11,776	513	-	4,632		
Credit Unions, Co-operatives	17,147	-	-	11	230	3,260	3,950	9,014	622	-	60		
TOTAL	238,024	1,365	2,984	5,842	7,855	49,550	57,293	79,130	22,141	1,669	10,195		
<u>Corporation</u>													
Personal Sector:	5,641	62	62	313	625	1,332	526	1,255	1,193	18	255		
(a) Individual													
(b) Mutual & Pension Funds,													
Partnerships	-	-	-	-	-	-	-	-	-	-	-		
Insurance Companies	2,626	1	-	-	156	1,420	1,000	36	-	-	13		
Loan & Trust Companies	13,143	-	-	36	908	5,453	4,996	1,680	51	-	19		
Financial Corporations													
(excl. Lending Institutions)	977	-	-	6	63	117	49	225	391	30	96		
Other Corporations	3,713	6	42	124	451	1,290	381	631	558	4	226		
Benevolent Societies	55	10	-	-	5	5	11	22	-	-	2		
Public Sector	5,413	-	14	1,728	1,562	1,695	37	370	-	-	7		
Chartered Banks	6,811	72	3	66	552	3,084	1,790	750	67	2	425		
Credit Unions, Co-operatives	139	-	-	-	-	13	16	92	18	-	-		
TOTAL	38,518	151	121	2,273	4,322	14,409	8,806	5,061	2,278	54	1,043		

Table 13(a) - Concluded

Type of Borrower and Lender	All Interest Rates	I N T E R E S T R A T E (P e r C e n t)										20 and Over	Not Stated ¹
		Under 6	6-7	8	9	10	11	12-14	15-19				
<u>Partnership and Other</u>													
Personal Sector:	647	-	5	5	78	224	120	120	69	2	24		
(a) Individual	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Mutual & Pension Funds, Partnerships	547	2	-	-	1	219	94	231	-	-	-	-	-
Insurance Companies													
Loan & Trust Companies													
Financial Corporations	87	-	-	-	-	21	-	-	66	-	-	-	-
(excl. Lending Institutions)	222	-	-	2	3	46	54	55	53	6	3		
Other Corporations	30	12	18	-	-	-	-	-	-	-	-	-	-
Benevolent Societies	50	-	-	13	24	2	11	-	-	-	-	-	-
Public Sector	122	-	-	-	-	33	29	27	6	-	22	-	-
Chartered Banks	49	-	-	-	-	-	32	11	6	-	-	-	-
Credit Unions, Co-operatives													
TOTAL	1,813	14	28	20	106	604	340	444	200	8	49		
<u>All Borrowers</u>													
Personal Sector:	104,942	1,112	2,007	3,374	6,012	24,632	32,849	21,271	9,875	285	3,525		
(a) Individual	331	-	-	-	11	63	119	113	25	-	-	-	-
(b) Mutual & Pension Funds, Insurance Companies	5,098	6	47	126	205	2,311	212	2,161	2	-	28		
Loan & Trust Companies	65,867	122	15	152	1,255	17,602	19,185	26,566	779	9	182		
Financial Corporations													
(excl. Lending Institutions)	12,230	2	24	14	189	1,303	2,889	785	5,349	908	767		
Other Corporations	26,118	147	248	416	1,681	4,736	6,181	3,375	7,331	527	1,476		
Benevolent Societies	289	29	63	-	60	12	47	35	-	-	43		
Public Sector	9,935	22	693	3,783	2,006	1,859	1,356	62	26	-	128		
Chartered Banks	36,210	90	35	259	634	8,772	12,555	8,198	586	2	5,079		
Credit Unions, Co-operatives	17,335	-	-	11	230	3,273	9,138	3,977	646	-	60		
ALL LENDERS	278,355	1,530	3,132	8,135	12,283	64,563	84,531	66,543	24,619	1,731	11,288		

1. Includes mortgages where the interest rate was not specified in the contract document, as well as those for which no interest was charged (intra-family mortgages).

CONVENTIONAL MORTGAGES

Table 13(b) - Value of Mortgages (Under \$500,000), by Type of Borrower, Type of Lender and Interest Rate Grouping, 1975

(Thousand dollars)

Type of Borrower and Lender	All Interest Rates	I N T E R E S T R A T E (Per Cent)										20 and Over	Not Stated ¹
		Under 6	6-7	8	9	10	11	12-14	15-19	20 and Over	Not Stated ¹		
Individual													
Personal Sector:													
(a) Individual	1,921,019	30,472	44,183	74,970	136,593	540,149	422,933	484,455	120,806	5,513	60,945		
(b) Mutual & Pension Funds, Partnerships	10,013	-	-	-	324	2,248	4,182	3,110	149	-	-		
Insurance Companies	113,121	181	2,337	4,380	1,334	41,040	53,225	6,495	29	-	4,100		
Loan & Trust Companies	1,690,115	4,577	619	5,451	11,606	404,140	727,671	503,850	27,474	46	4,681		
Financial Corporations (excl. Lending Institutions)	184,699	9	286	382	2,224	18,646	16,988	61,894	71,357	7,081	5,832		
Other Corporations	361,428	4,584	4,839	7,048	27,239	72,123	53,012	75,646	84,480	4,921	27,536		
Benevolent Societies	5,331	269	1,140	1,709	1,709	101	1,066	498	-	-	548		
Public Sector	249,100	257	48,269	136,016	14,934	2,952	683	41,793	769	-	3,427		
Chartered Banks	753,031	1,095	106	4,289	2,319	198,852	196,801	212,309	24,390	-	112,870		
Credit Unions, Co-operatives	341,943	-	-	186	4,287	82,554	91,380	149,335	13,561	-	640		
TOTAL	5,629,800	41,444	101,779	232,722	202,569	1,362,805	1,567,941	1,539,385	343,015	17,561	220,579		
Corporation													
Personal Sector:													
(a) Individual	344,674	9,319	7,941	25,226	58,224	69,570	21,075	85,066	58,438	786	9,029		
(b) Mutual & Pension Funds, Partnerships	-	-	-	-	-	-	-	-	-	-	-		
Insurance Companies	157,075	64	-	-	6,135	65,612	78,806	6,139	-	-	319		
Loan & Trust Companies	605,389	-	-	697	23,865	251,681	239,724	85,294	2,937	-	1,191		
Financial Corporations (excl. Lending Institutions)	41,931	-	-	34	1,976	5,179	2,564	9,501	15,327	1,977	5,373		
Other Corporations	283,943	189	13,245	18,570	39,811	110,264	27,034	41,943	20,634	20	12,233		
Benevolent Societies	3,248	827	-	-	604	128	98	1,086	-	-	505		
Public Sector	151,521	-	957	37,506	32,069	59,861	1,525	19,215	-	-	388		
Chartered Banks	384,182	7,179	369	2,146	17,934	139,619	118,606	48,387	8,720	233	40,989		
Credit Unions, Co-operatives	5,432	-	-	-	-	322	283	4,190	637	-	-		
TOTAL	1,977,395	17,578	22,512	84,179	180,618	702,236	489,715	300,821	106,693	3,016	70,027		

Table 13(b) - Concluded

Type of Borrower and Lender	All Interest Rates	I N T E R E S T R A T E (Per Cent)										20 and Over	Not Stated ¹
		Under 6	6-7	8	9	10	11	12-14	15-19	20 and Over	Not Stated ¹		
<u>Partnership and Other</u>													
Personal Sector:													
(a) Individual	21,168	-	82	132	5,663	4,776	2,804	2,665	3,008	13	2,025		
(b) Mutual & Pension Funds, Partnerships	-	-	-	-	-	-	-	-	-	-	-		
Insurance Companies	2,109	-	-	-	-	2,109	-	-	-	-	-		
Loan & Trust Companies	23,451	42	-	-	100	9,145	11,739	2,425	-	-	-		
Financial Corporations													
(excl. Lending Institutions)	3,637	-	-	-	-	1,169	-	-	2,468	-	-		
Other Corporations	29,711	-	-	61	350	1,626	21,457	5,127	815	233	42		
Benevolent Societies	986	451	535	-	-	-	-	-	-	-	-		
Public Sector	2,741	-	-	804	1,387	38	-	512	-	-	-		
Chartered Banks	7,009	-	154	-	-	1,523	2,437	1,398	119	-	1,378		
Credit Unions, Co-operatives	628	-	-	-	-	-	158	367	103	-	-		
TOTAL	91,440	493	771	997	7,500	20,386	38,595	12,494	6,513	246	3,445		
<u>All Borrowers</u>													
Personal Sector:													
(a) Individual	2,286,861	39,791	52,206	100,327	200,481	614,495	446,814	572,186	182,252	6,311	71,998		
(b) Mutual & Pension Funds, Partnerships	10,013	-	-	-	324	2,248	4,182	3,110	149	-	-		
Insurance Companies	272,305	245	2,337	4,380	7,469	108,761	132,031	12,634	29	-	4,419		
Loan & Trust Companies	2,318,955	4,619	619	6,148	35,571	664,966	979,134	591,569	30,411	46	5,872		
Financial Corporations													
(excl. Lending Institutions)	230,267	9	286	416	4,200	24,994	19,552	71,395	89,152	9,038	11,205		
Other Corporations	675,082	4,773	18,084	25,679	67,400	184,013	101,503	122,716	105,929	5,174	39,811		
Benevolent Societies	9,565	1,547	1,675	-	2,313	229	1,164	1,584	-	-	1,053		
Public Sector	403,362	257	49,226	174,326	48,390	62,851	2,208	61,520	769	-	3,815		
Chartered Banks	1,144,222	8,274	629	6,435	20,253	339,994	317,844	262,094	33,229	233	155,237		
Credit Unions, Co-operatives	348,003	-	-	186	4,287	82,876	91,821	153,892	14,301	-	640		
ALL LENDERS	7,698,635	59,515	125,062	317,897	390,688	2,085,427	2,096,253	1,852,700	456,221	20,822	294,050		

1. Includes mortgages where the interest rate was not specified in the contract document, as well as those for which no interest was charged (intra-family mortgages).

CONVENTIONAL MORTGAGES

Table 13(c) - Average Value of Mortgages (Under \$500,000), by Type of Lender and Interest Rate Grouping, 1975

Type of Borrower and Lender	All Interest Rates	I N T E R E S T R A T E (Per Cent)										20 and Over	Not Stated ¹
		Under 6	6-7	8	9	10	11	12-14	15-19				
		(Values shown in dollars)											
<u>Individual</u>													
Personal Sector:													
(a) Individual	19,472	29,021	22,763	24,532	25,729	23,407	20,506	15,392	14,026	20,804	18,781		
(b) Mutual & Pension Funds, Partnerships	30,251	-	-	-	29,455	35,683	37,009	26,134	5,960	-	-		
Insurance Companies	46,880	36,200	49,723	34,762	27,224	49,327	45,844	36,903	14,500	-	273,333		
Loan & Trust Companies	32,392	38,142	41,267	46,991	33,543	33,876	34,101	28,939	37,739	5,111	28,718		
Financial Corporations (excl. Lending Institutions)	16,541	4,500	11,917	47,750	17,651	16,005	23,082	23,233	14,586	8,065	8,692		
Other Corporations	16,293	32,511	23,490	24,303	22,200	21,213	18,037	13,764	12,571	9,518	22,082		
Benevolent Societies	26,132	38,429	25,333	-	31,073	14,429	44,417	19,920	-	-	13,366		
Public Sector	55,702	11,682	71,088	66,609	35,557	18,222	27,320	42,865	29,577	-	28,322		
Chartered Banks	25,721	60,833	3,926	22,223	28,280	35,164	30,842	18,029	47,544	-	24,367		
Credit Unions, Co-operatives	19,942	-	-	16,909	18,639	25,323	23,134	16,567	21,802	-	10,667		
TOTAL	23,652	30,362	34,108	39,836	25,789	27,504	27,367	19,454	15,492	10,522	21,636		
<u>Corporation</u>													
Personal Sector:													
(a) Individual	61,102	150,306	128,081	80,594	93,158	52,230	40,067	67,782	48,984	43,667	35,408		
(b) Mutual & Pension Funds, Partnerships	-	-	-	-	-	-	-	-	-	-	-		
Insurance Companies	59,815	64,000	-	-	39,327	46,206	78,806	170,528	-	-	24,538		
Loan & Trust Companies	46,062	-	-	19,361	26,283	46,155	47,983	50,770	57,588	-	62,684		
Financial Corporations (excl. Lending Institutions)	42,918	-	-	5,667	31,365	44,265	52,327	42,227	39,199	65,900	55,969		
Other Corporations	76,473	31,500	315,357	149,758	88,273	85,476	70,955	66,471	36,978	5,000	54,128		
Benevolent Societies	59,055	82,700	-	-	120,800	25,600	8,909	49,364	-	-	252,500		
Public Sector	27,992	-	68,357	21,705	20,531	35,316	41,216	51,932	-	-	55,429		
Chartered Banks	56,406	99,708	123,000	32,515	32,489	45,272	66,260	64,516	130,149	116,500	96,445		
Credit Unions, Co-operatives	39,079	-	-	-	-	24,769	17,688	45,543	35,389	-	-		
TOTAL	51,337	116,411	186,050	37,034	41,790	48,736	55,612	59,439	46,836	55,852	67,140		

Table 13(c) - Concluded

Type of Borrower and Lender	All Interest Rates	I N T E R E S T R A T E (Per Cent)										20 and Over	Not Stated ¹
		Under 6	6-7	8	9	10	11	12-14	15-19	20 and Over	Not Stated ¹		
<u>Partnership and Other</u>													
Personal Sector:													
(a) Individual	32,717	-	16,400	26,400	72,603	21,322	23,367	22,208	43,594	6,500	84,375		
(b) Mutual & Pension Funds, Partnerships	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Companies	35,746	-	-	-	-	35,746	-	-	-	-	-	-	-
Loan & Trust Companies	42,872	21,000	-	-	100,000	41,758	50,818	25,798	-	-	-	-	-
Financial Corporations	-	-	-	-	-	55,667	-	-	37,394	-	-	-	-
(excl. Lending Institutions)	41,805	-	-	30,500	116,667	35,348	390,127	94,944	15,377	38,833	14,000	-	-
Other Corporations	133,833	-	-	-	-	-	-	-	-	-	-	-	-
Benevolent Societies	32,867	37,583	29,722	-	57,792	19,000	90,259	46,545	-	-	-	-	-
Public Sector	54,820	-	-	61,846	-	46,152	14,364	48,207	19,833	-	62,636	-	-
Chartered Banks	57,451	-	30,800	-	-	-	-	11,469	17,167	-	-	-	-
Credit Unions, Co-operatives	12,816	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	50,436	35,214	27,536	49,850	70,755	33,752	86,926	36,747	32,565	30,750	70,306		
<u>All Borrowers</u>													
Personal Sector:													
(a) Individual	21,792	35,783	26,012	29,735	33,347	24,947	21,006	17,419	18,456	22,144	20,425		
(b) Mutual & Pension Funds, Partnerships	30,251	-	-	-	29,455	35,683	37,009	26,134	5,960	-	-	-	-
Insurance Companies	53,414	40,833	49,723	34,762	36,434	47,062	61,097	59,594	14,500	-	157,821	-	-
Loan & Trust Companies	35,207	37,861	41,267	40,447	28,343	37,778	36,857	30,835	39,039	5,111	32,264	-	-
Financial Corporations	-	-	-	-	-	-	-	-	-	-	-	-	-
(excl. Lending Institutions)	18,828	4,500	11,917	29,714	22,223	19,182	24,907	24,713	16,667	9,976	14,609	-	-
Other Corporations	25,847	32,469	72,919	61,728	40,095	38,854	30,075	19,854	14,449	9,818	26,972	-	-
Benevolent Societies	33,097	53,345	26,587	-	38,550	19,083	33,257	33,702	-	-	24,488	-	-
Public Sector	40,600	11,682	71,033	46,081	24,123	33,809	35,613	45,369	29,577	-	29,805	-	-
Chartered Banks	31,600	91,933	17,971	24,846	31,945	38,759	38,814	20,876	56,705	116,500	30,564	-	-
Credit Unions, Co-operatives	20,075	-	-	16,909	18,639	25,321	23,088	16,841	22,138	-	10,667	-	-
ALL LENDERS	27,658	38,899	39,930	39,078	31,807	32,301	31,502	21,917	18,531	12,029	26,050		

1. Includes mortgages where the interest rate was not specified in the contract document, as well as those for which no interest was charged (intra-family mortgages).

CONVENTIONAL MORTGAGES

Table 14 - Number and Value of Mortgages (Under \$500,000), Percentage Distribution, and Index of Change by Type of Lender, 1972 - 1975

Type of Lender	Number and Value (\$000) of Mortgages					Percentage Distribution					Index (1970 = 100)*				
	1972	1973	1974	1975		1972	1973	1974	1975		1972	1973	1974	1975	
	N U M B E R														
Personal Sector	99,388	111,237	102,126	105,273		43.9	40.9	39.4	37.8		110.9	124.1	114.0	117.5	
Insurance Companies	4,388	7,614	5,142	5,098		1.9	2.8	2.0	1.8		173.2	300.6	203.0	201.3	
Loan & Trust Companies	46,944	63,262	62,468	65,867		20.8	23.2	24.1	23.7		183.4	247.1	244.0	257.3	
Financial Corporations	10,666	11,346	13,239	12,230		4.7	4.2	5.1	4.4		154.6	164.5	191.9	177.3	
Other Corporations	20,852	26,870	25,458	26,118		9.2	9.9	9.8	9.4		124.2	160.0	151.6	155.5	
Benevolent Societies	248	280	332	289		0.1	0.1	0.1	0.1		145.9	164.7	194.7	170.0	
Public Sector	8,612	7,002	8,464	9,935		3.8	2.6	3.3	3.6		287.0	233.3	282.1	331.1	
Chartered Banks	19,765	28,481	30,941	36,210		8.8	10.4	11.9	13.0		279.2	402.3	437.0	511.4	
Credit Unions, Co-operatives	15,377	16,169	11,212	17,335		6.8	5.9	4.3	6.2		247.1	259.9	180.2	278.6	
ALL LENDERS	226,240	272,261	259,382	278,355		100.0	100.0	100.0	100.0		143.3	172.4	164.2	176.3	
	V A L U E														
Personal Sector	1,504,257	2,054,925	2,209,148	2,296,874		34.9	31.9	32.5	29.9		126.8	173.2	186.2	193.6	
Insurance Companies	163,561	338,175	241,401	272,305		3.8	5.3	3.6	3.5		163.0	337.0	240.6	271.4	
Loan & Trust Companies	1,135,031	1,840,778	2,008,089	2,318,955		26.4	28.7	29.5	30.1		202.1	327.8	357.6	412.9	
Financial Corporations	203,685	286,068	328,143	230,267		4.7	4.5	4.8	3.0		184.9	259.6	297.8	209.0	
Other Corporations	419,210	670,763	653,712	675,082		9.8	10.4	9.7	8.8		150.5	240.7	234.6	242.3	
Benevolent Societies	6,530	9,031	10,579	9,565		0.2	0.1	0.1	0.1		158.0	218.5	255.9	231.4	
Public Sector	209,307	198,044	286,852	403,362		4.9	3.1	4.2	5.2		239.5	226.6	328.2	461.5	
Chartered Banks	443,405	761,402	878,853	1,144,222		10.3	11.9	12.9	14.9		320.3	549.9	634.8	826.4	
Credit Unions, Co-operatives	215,538	263,434	186,436	348,003		5.0	4.1	2.7	4.5		345.8	422.6	299.1	558.3	
ALL LENDERS	4,300,524	6,422,620	6,803,213	7,698,635		100.0	100.0	100.0	100.0		170.0	253.9	268.9	304.3	

* Refer to 1973 annual report, page 50, for corresponding statistics covering 1970 and 1971.

NHA-APPROVED MORTGAGES

Table 15(a) - Number, Value and Average Value* of Mortgages, by County and Economic Region, for New Housing, 1975

County, District or Regional (R.M.) Municipality and Economic Region	Total New Housing			Approved Lenders			Low Income				Public				Other	
	Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Number	Value \$ 000
County, District or Regional (R.M.) Municipality and Economic Region	7	194	27,714	4	114	28,500	3	80	26,667	-	-	-	-	-	-	-
	20	850	42,500	13	351	27,000	4	114	28,500	3	385	128,334	-	-	-	-
	10	303	30,300	9	278	30,889	1	25	25,000	-	-	-	-	-	-	-
	196	11,639	59,383	133	6,037	45,391	60	3,577	59,617	3	2,025	675,000	-	-	-	-
	22	2,151	97,773	17	529	31,118	2	54	27,000	3	1,568	522,667	-	-	-	-
	1,964	85,172	43,367	1,637	68,730	41,985	323	14,739	45,632	3	1,686	562,000	1	17	17,000	17,000
	25	2,238	89,520	20	1,140	57,000	4	110	27,500	1	988	988,000	-	-	-	-
	170	6,582	38,718	92	3,460	37,609	78	3,122	40,026	-	-	-	-	-	-	-
	39	4,027	103,256	22	1,086	49,364	13	869	66,846	4	2,072	518,000	-	-	-	-
	158	9,597	60,741	127	4,558	35,890	28	3,900	139,286	1	1,095	1,095,000	2	44	22,400	22,400
	175	8,776	50,149	110	4,288	38,982	57	1,582	27,754	8	2,906	363,250	-	-	-	-
	2,786	131,529	47,211	2,184	90,571	41,870	573	28,172	49,171	26	12,725	489,423	3	61	20,334	20,334
	205	9,209	44,922	118	5,196	44,034	85	2,178	25,624	2	1,835	917,500	-	-	-	-
	55	9,536	173,382	46	7,398	160,826	4	104	26,000	3	2,004	666,000	2	30	15,000	15,000
	4	1,262	315,500	1	26	26,000	2	50	25,000	1	1,186	1,186,000	-	-	-	-
	43	4,280	99,535	23	2,483	107,957	19	558	29,368	1	1,239	1,239,000	-	-	-	-
	210	20,598	98,086	192	18,284	95,229	17	1,846	108,588	1	468	468,000	-	-	-	-
	51	6,072	119,059	43	4,804	111,721	5	136	27,200	2	1,114	557,000	1	18	18,000	18,000
	187	7,463	39,909	99	4,025	40,657	88	3,438	39,068	-	-	-	-	-	-	-
	3	732	244,000	1	583	583,000	2	149	74,500	-	-	-	-	-	-	-
	758	59,152	78,037	523	42,799	81,834	222	8,459	38,103	10	7,846	784,600	3	48	16,000	16,000
LAKE ONTARIO	1,549	69,071	44,591	1,388	60,132	43,323	160	5,842	36,513	1	3,097	3,097,000	-	-	-	-
	12,078	679,921	56,294	11,161	538,805	48,276	903	109,438	121,194	12	31,597	2,633,038	2	81	40,500	40,500
	1	462	462,000	-	-	-	-	-	-	1	462	462,000	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	13,628	749,454	54,994	12,549	598,937	47,728	1,063	115,280	108,448	14	35,156	2,511,143	2	81	40,500	40,500
CENTRAL ONTARIO	2,134	117,407	55,017	1,718	83,169	48,410	411	26,572	64,652	5	7,674	1,534,800	-	-	-	-
	1,633	67,201	41,152	1,393	53,947	38,727	237	8,468	35,730	3	4,786	1,595,333	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	449	27,547	61,352	343	21,117	61,566	106	6,430	60,660	-	-	-	-	-	-	-
	4,216	212,155	50,321	3,454	158,233	45,812	754	41,470	55,000	8	12,460	1,557,500	-	-	-	-
NIAGARA	90	4,405	48,944	88	3,104	35,273	-	-	-	2	1,301	650,500	-	-	-	-
	99	4,641	46,879	96	3,680	38,334	1	20	20,000	2	941	470,000	-	-	-	-
	23	1,264	53,937	16	539	33,688	6	326	54,333	1	399	399,000	-	-	-	-
	1,001	64,581	64,516	816	53,597	65,683	178	5,550	31,180	7	5,434	776,286	-	-	-	-
	1,213	74,891	61,740	1,016	60,920	59,961	185	5,896	31,870	12	8,075	672,917	-	-	-	-

Table 15(a) - Concluded

County, District or Regional (R.M.) Municipality and Economic Region	Total New Housing			Approved Lenders			Central Mortgage and Housing Corporation					
							Low Income			Public		
	Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$
Kent	46	6,269	136,283	43	3,762	87,488	1	2,274	2,274,000	2	233	116,500
Essex	352	19,092	54,239	160	9,055	56,594	188	8,762	46,606	4	1,275	318,750
Lambton	248	16,132	65,048	158	11,388	72,076	83	2,564	30,892	7	2,180	311,429
LAKE ST. CLAIR	646	41,493	64,231	361	24,205	67,050	272	13,600	50,000	13	3,688	283,692
Wellington	411	26,831	65,282	404	24,106	59,668	5	1,809	361,000	2	917	458,000
Waterloo (R.M.)	1,071	53,342	49,806	874	41,805	47,832	196	11,305	57,679	1	232	232,000
Perth	79	4,249	53,785	23	1,127	49,000	54	2,544	47,111	2	578	289,000
Huron	13	1,012	77,846	11	323	29,364	1	415	415,000	1	274	274,000
MIDWESTERN ONTARIO	1,574	85,434	54,278	1,312	67,361	51,342	256	16,073	62,785	6	2,001	333,500
Dufferin	281	12,226	43,509	280	11,218	40,064	-	-	-	1	1,008	1,008,000
Bruce	76	3,859	50,776	69	2,369	34,333	2	58	29,000	5	1,432	286,400
Grey	140	8,173	58,379	70	2,118	30,257	68	2,088	30,706	2	3,967	1,983,500
Simcoe	879	33,756	38,403	678	27,078	39,938	200	6,284	31,420	1	394	394,000
Muskoka (D.M.)	10	1,256	125,600	4	134	33,500	4	120	30,000	2	1,002	501,000
Perry Sound	19	1,237	65,105	7	394	56,286	10	285	28,500	2	558	279,000
GEORGIAN BAY	1,405	60,507	43,065	1,108	43,311	39,089	284	8,835	31,109	13	8,361	643,154
Nipissing	203	11,608	57,182	183	10,526	57,519	17	467	27,471	3	615	205,000
Manitoulin	4	486	121,500	1	26	26,000	2	49	24,500	1	411	411,000
Sudbury	300	13,020	43,400	137	6,269	45,759	157	4,773	30,401	6	1,978	329,667
Timiskaming	59	4,754	80,576	21	649	30,905	33	1,114	33,758	5	2,991	598,200
Cochrane	317	13,682	43,161	246	7,641	31,061	60	1,757	29,283	10	4,266	426,600
Algoma	394	18,919	48,018	261	12,319	47,199	126	4,428	35,143	6	2,143	357,167
NORTHEASTERN ONTARIO	1,277	62,469	48,919	849	37,430	44,087	395	12,588	31,868	31	12,404	400,129
Thunder Bay	276	28,549	103,438	258	15,798	61,232	12	11,949	995,750	3	746	248,667
Rainy River	24	637	26,542	23	608	26,435	1	29	29,000	-	-	-
Kenora	109	3,457	31,716	96	3,146	32,771	9	240	26,667	-	-	-
NORTHWESTERN ONTARIO	409	32,643	79,812	377	19,552	51,862	22	12,218	555,364	3	746	248,667
PROVINCIAL TOTAL	27,912	1,509,727	54,089	23,733	1,143,319	48,174	4,026	262,591	65,224	136	103,462	760,750
										17	355	20,882

* Due to the netting of totals over the years, the average value of mortgages for certain counties and economic regions cannot be calculated for presentation here.
The symbol "... " identifies these geographic areas. Also, figures shown between brackets in this table represent negative quantities for either the number or value of mortgages.

NHA-APPROVED MORTGAGES

Table 15 (b) - Number, Value and Average Value* of Mortgages, by County and Economic Region, for Existing Housing, 1975

County, District or Regional (R.M.) Municipality and Economic Region	Total New Housing			Approved Lenders			Central Mortgage and Housing Corporation					
	Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$	Low Income			Public		
							Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$
Glengarry	11	265	24,091	11	265	24,091	-	-	-	-	-	-
Prescott	31	773	24,935	31	773	24,935	-	-	-	-	-	-
Russell	19	511	26,895	19	511	26,895	-	-	-	-	-	-
Stormont	197	5,141	26,096	197	5,141	26,096	-	-	-	-	-	-
Dundas	37	980	26,486	37	980	26,486	-	-	-	-	-	-
Ottawa-Carleton (R.M.)	1,441	49,756	34,529	1,433	49,127	34,283	6	566	94,333	-	-	-
Grenville	77	1,977	25,675	75	1,880	25,067	1	69	69,000	2	63	31,500
Leds	98	2,487	25,378	98	2,487	25,378	-	-	-	1	28	28,000
Lanark	96	2,493	25,969	96	2,493	25,969	-	-	-	-	-	-
Frontenac	137	4,145	30,255	136	4,053	29,801	-	71	...	-	-	-
Renfrew	163	4,084	25,055	163	4,084	25,055	-	-	-	1	21	21,000
EASTERN ONTARIO	2,307	72,612	31,475	2,296	71,794	31,269	7	706	100,857	4	112	28,000
Lennox & Addington	63	1,828	29,016	62	1,814	29,258	-	-	-	-	-	-
Hastings	141	3,422	24,270	129	3,326	25,783	1	15	15,000	1	14	14,000
Prince Edward	23	263	20,231	13	263	20,231	-	-	-	11	81	7,364
Northumberland	13	549	23,870	22	519	23,591	-	-	-	-	-	-
Peterborough	163	4,267	26,178	161	4,215	26,180	2	52	26,000	1	30	30,000
Victoria	36	871	24,194	35	846	24,171	1	25	25,000	-	-	-
Durham	92	2,992	32,522	92	2,992	32,522	-	-	-	-	-	-
Haliburton	5	106	21,200	5	106	21,200	-	-	-	-	-	-
LAKE ONTARIO	536	14,298	26,675	519	14,081	27,131	4	92	23,000	13	125	9,615
Ontario	603	20,831	34,546	602	20,797	34,547	-	-	-	-	-	-
York (R.M.)	2,062	80,208	38,898	1,894	68,317	36,070	160	11,671	72,944	1	34	34,000
Peel (R.M.)	2	84	42,000	2	84	42,000	-	-	-	8	220	57,500
Halton (R.M.)	-	-	-	-	-	-	-	-	-	-	-	-
CENTRAL ONTARIO	2,667	101,123	37,916	2,498	89,198	35,708	160	11,671	72,944	-	254	28,222
Hamilton-Wentworth (R.M.)	1,406	43,684	31,070	1,397	42,332	30,302	8	614	76,750	-	-	-
Niagara (R.M.)	1,249	32,134	25,728	1,243	31,955	25,708	2	117	58,500	4	62	15,500
Haldimand	-	-	-	-	-	-	-	-	-	-	-	-
Brant	176	5,197	29,528	175	5,180	29,600	1	17	17,000	-	-	-
NIAGARA	2,831	81,015	28,617	2,815	79,467	28,230	11	748	68,000	4	62	15,500
Oxford	207	5,734	27,700	207	5,734	27,700	-	-	-	-	-	-
Norfolk	108	2,902	26,870	108	2,902	26,870	-	-	-	-	-	-
Elgin	46	1,083	23,543	45	1,033	22,956	1	50	50,000	-	-	-
Middlesex	722	20,273	28,079	715	19,233	26,899	4	972	243,000	3	68	22,667
LAKE ERIE	1,083	29,992	27,693	1,075	28,902	26,886	5	1,022	204,400	3	68	22,667

Table 15(b) - Concluded

County, District or Regional (R.M.) Municipality and Economic Region	Total New Housing			Approved Lenders			Central Mortgage and Housing Corporation					
							Low Income			Public		
	Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$	Number	Value \$ 000	Average Value \$
Kent	102	2,547	24,971	102	2,547	24,971	-	-	-	-	-	-
Essex	894	22,852	25,562	893	22,834	25,570	-	-	-	1	18	18,000
Lambton	156	4,276	27,410	155	4,261	27,490	-	-	-	1	15	15,000
LAKE ST. CLAIR	1,152	29,675	25,760	1,150	29,642	25,776	-	-	-	2	33	16,500
Wellington	267	8,144	30,502	267	8,144	30,502	-	-	-	-	-	-
Waterloo (R.M.)	1,084	35,378	32,637	1,081	34,188	31,626	2	1,177	588,500	-	1	13
Perth	115	2,933	25,504	114	2,917	25,588	-	-	-	-	1	16
Huron	47	1,062	22,596	46	1,032	22,435	-	-	-	-	1	30
MIDWESTERN ONTARIO	1,513	47,517	31,406	1,508	46,281	30,690	2	1,177	588,500	-	3	59
Dufferin	28	1,005	35,893	28	1,005	35,893	-	-	-	-	-	-
Bruce	40	1,133	28,325	40	1,133	28,325	-	-	-	-	-	-
Grey	44	1,188	27,000	44	1,188	27,000	-	-	-	-	-	-
Simcoe	98	3,056	31,184	94	2,932	31,191	3	100	33,333	-	1	24
Muskoka (D.M.)	9	268	29,778	9	268	29,778	-	-	-	-	-	-
Parry Sound	55	1,399	25,436	55	1,399	25,436	-	-	-	-	-	-
GEORGIAN BAY	274	8,049	29,376	270	6,925	25,648	3	100	33,333	-	1	24
Nipissing	296	7,597	25,666	291	7,531	25,880	-	-	-	-	5	66
Manitowlin	7	162	23,143	3	67	22,333	4	95	23,750	-	-	13,200
Sudbury	938	20,496	21,831	933	20,373	21,836	1	64	64,000	-	4	59
Timiskaming	110	2,364	21,541	109	2,348	21,541	-	-	-	-	1	16
Cochrane	120	3,078	25,650	114	2,997	26,289	1	13	13,000	-	5	68
Algoma	576	15,323	26,602	565	15,098	26,722	-	-	-	-	11	225
NORTHEASTERN ONTARIO	2,047	49,020	23,947	2,015	48,414	24,027	6	172	28,667	-	26	434
Thunder Bay	1,003	26,495	26,416	992	26,208	26,419	6	210	35,000	-	5	77
Rainy River	94	1,870	19,894	93	1,852	19,914	-	-	-	-	1	18
Kenora	165	3,824	23,176	160	3,771	23,569	-	-	-	-	5	53
NORTHWESTERN ONTARIO	1,262	32,189	25,506	1,245	31,831	25,567	6	210	35,000	-	11	148
PROVINCIAL TOTAL	15,672	465,490	29,702	15,391	447,535	29,078	204	15,898	77,931	1	738	738,000
												17,319
												17,355

* Due to the netting of totals over the years, the average value of mortgages for certain counties and economic regions cannot be calculated for presentation here.
The symbol ... identifies these geographic areas. Also, figures shown between brackets in this table represent negative quantities for either the number or value of mortgages.

NHA-APPROVED MORTGAGES

Table 15 (c) - Number, Value and Average Value of Mortgages, by County and Economic Region, for New and Existing Housing, 1975

County, District or Regional (R.M.) Municipality and Economic Region	Total NHA Mortgages	Value \$ 000	Average Value \$
Glengarry	18	459	25,500
Prescott	51	1,623	31,824
Russell	29	814	28,069
Stormont	393	16,780	42,697
Dundas	59	3,131	53,068
Ottawa-Carleton (R.M.)	3,405	134,928	39,626
Grenville	102	4,215	41,324
Leeds	268	9,069	33,840
Lanark	135	6,520	48,296
Frontenac	295	13,742	46,583
Renfrew	338	12,860	38,047
EASTERN ONTARIO	5,093	204,141	40,083
Lennox & Addington	268	11,037	41,183
Hastings	196	12,958	66,112
Prince Edward	17	1,525	89,706
Northumberland	66	4,829	73,167
Peterborough	373	24,865	66,662
Victoria	87	6,943	79,805
Durham	279	10,455	37,473
Haliburton	8	838	104,750
LAKE ONTARIO	1,294	73,450	56,762
Ontario	2,152	89,902	41,776
York (R.M.)	14,140	760,129	53,757
Peel (R.M.)	3	546	182,000
Halton (R.M.)	-	-	-
CENTRAL ONTARIO	16,295	850,577	52,199
Hamilton-Wentworth (R.M.)	3,540	161,091	45,506
Niagara (R.M.)	2,882	99,335	34,467
Haldimand	-	-	-
Brant	625	32,744	52,390
NIAGARA	7,047	293,170	41,602
Oxford	297	10,139	34,138
Norfolk	207	7,543	36,440
Elgin	69	2,347	34,014
Middlesex	1,723	84,854	49,248
LAKE ERIE	2,296	104,883	45,681

Table 15 (c) - Concluded

County, District or Regional (R.M.) Municipality and Economic Region	Total NHA Mortgages	Value \$ 000	Average Value \$
Kent	148	8,816	59,568
Essex	1,246	41,944	33,663
Lambton	404	20,408	50,515
LAKE ST. CLAIR	1,798	71,168	39,582
Wellington	678	34,975	51,586
Waterloo (R.M.)	2,155	88,720	41,169
Perth	194	7,182	37,021
Huron	60	2,074	34,567
MIDWESTERN ONTARIO	3,087	132,951	43,068
Dufferin	309	13,231	42,819
Bruce	116	4,992	43,034
Grey	184	9,361	50,875
Simcoe	977	36,812	37,679
Muskoka (D.M.)	19	1,524	80,211
Parry Sound	74	2,636	35,622
GEORGIAN BAY	1,679	68,556	40,831
Nipissing	499	19,205	38,487
Manitoulin	11	648	58,909
Sudbury	1,238	33,516	27,073
Timiskaming	169	7,118	42,118
Cochrane	437	16,760	38,352
Algoma	970	34,242	35,301
NORTHEASTERN ONTARIO	3,324	111,489	33,541
Thunder Bay	1,279	55,044	43,037
Rainy River	118	2,507	21,246
Kenora	274	7,281	26,573
NORTHWESTERN ONTARIO	1,671	64,832	38,798
PROVINCIAL TOTAL	43,584	1,975,217	45,320

NHA-APPROVED MORTGAGES

Table 16 - Number, Value and Average Value of Mortgages for New and Existing Housing, by Planning Region, 1975

Planning Region	Total NHA Mortgages	Value \$ 000	Average Value \$
NEW HOUSING			
Eastern Ontario	3,050	151,536	49,684
Central Ontario	21,089	1,132,806	53,715
Southern and Western Ontario	2,068	129,036	62,397
Northeastern Ontario	1,296	63,706	49,156
Northwestern Ontario	409	32,643	79,812
PROVINCIAL TOTAL	27,912	1,509,727	54,089
EXISTING HOUSING			
Eastern Ontario	2,524	78,125	30,953
Central Ontario	7,411	241,676	32,610
Southern and Western Ontario	2,373	63,081	26,583
Northeastern Ontario	2,102	50,419	23,986
Northwestern Ontario	1,262	32,189	25,506
PROVINCIAL TOTAL	15,672	465,490	29,702
TOTAL HOUSING			
Eastern Ontario	5,574	229,661	41,202
Central Ontario	28,500	1,374,482	48,227
Southern and Western Ontario	4,441	192,117	43,260
Northeastern Ontario	3,398	114,125	33,586
Northwestern Ontario	1,671	64,832	38,798
PROVINCIAL TOTAL	43,584	1,975,217	45,320

OTHER RELATED DATA

Table 17 - Average Interest Rate (per cent) of Mortgages,
Canada, by Month, 1973 - 1975

Year and Month	Prime Conventional Mortgage Loans	NHA Interest Rate on Approved Lender	
		Home-Ownership Loans	Rental Loans
1973 - January	9.09	9.06	9.13
February	9.02	9.00	9.06
March	9.07	9.02	8.87
April	9.15	9.01	8.88
May	9.30	9.07	9.00
June	9.52	9.25	9.02
July	9.71	9.42	9.08
August	9.91	9.59	9.20
September	10.13	9.72	9.31
October	10.13	9.98	9.27
November	10.08	9.80	9.48
December	10.02	9.88	9.78
1974 - January	10.02	9.90	9.65
February	10.01	10.09	9.77
March	10.04	10.05	9.59
April	10.70	9.97	9.60
May	11.26	10.56	9.95
June	11.37	10.69	9.82
July	11.60	11.23	10.79
August	11.85	11.29	10.28
September	12.05	11.77	10.78
October	12.05	11.64	10.53
November	12.00	11.80	10.75
December	11.88	11.75	11.27
1975 - January	11.81	11.68	11.29
February	10.95	11.02	10.83
March	10.65	11.04	10.51
April	10.67	10.40	9.91
May	10.99	10.52	10.40
June	11.23	10.68	10.58
July	11.35	10.90	10.90
August	11.52	11.16	10.84
September	11.94	11.32	11.36
October	12.15	11.55	11.68
November	11.97	11.90	11.73
December	11.89	11.89	11.81

Source: Central Mortgage and Housing Corporation, Ottawa, "Canadian Housing Statistics, 1975", page 67.

OTHER RELATED DATA

Table 18 - Estimated Value of Mortgage Investments Held by Selected Financial Institutions, Canada, by Quarter, 1973 - 1975

Type of Financial Institution	1973				1974				1975			
	I	II	III	IV	I	II	III	IV	I	II	III	IV
(Values shown in thousand dollars)												
1 - Property and Casualty Insurance Companies Investments in Mortgages	53,513	57,105	63,847	70,421	76,282	82,346	87,071	87,351	91,810	93,969	104,307	127,019
2 - Trust Companies Mortgages and Sales Agreements:												
(a) NHA Loans	1,255,026	1,345,014	1,404,060	1,468,452	1,514,388	1,539,050	1,573,956	1,581,944	1,591,356	1,627,095	1,660,209	1,717,293
(b) Conventional Loans	4,404,565	4,839,797	5,344,231	5,725,244	6,099,514	6,627,603	7,028,573	7,263,822	7,419,424	7,865,014	8,358,569	8,824,802
i) Residential	3,670,769	4,106,638	4,544,779	4,773,939	5,061,701	5,521,959	5,872,094	6,099,439	6,229,701	6,628,407	7,091,247	7,470,272
ii) Non-Residential	733,796	733,159	799,452	951,305	1,037,813	1,105,644	1,156,479	1,164,383	1,189,723	1,236,607	1,267,322	1,364,530
3 - Mortgage Companies Mortgages and Sales Agreements:												
(a) NHA Loans	562,798	585,020	674,777	673,080	675,614	705,758	697,247	687,511	742,527	757,134	753,460	767,180
(b) Conventional Loans	3,337,709	3,566,481	3,826,787	4,079,997	4,210,371	4,469,549	4,664,415	4,821,745	4,981,665	5,240,119	5,461,512	5,792,606
i) Residential	2,888,302	3,115,052	3,353,476	3,562,535	3,675,727	3,908,389	4,087,200	4,216,886	4,364,150	4,605,845	4,808,336	5,071,608
ii) Non-Residential	449,407	451,429	473,311	517,462	534,644	561,160	577,215	604,859	617,515	634,274	653,176	720,998
4 - Credit Unions Mortgage Loans:												
(a) Residential												
i) NHA Loans	2,491,731	2,816,845	3,077,982	3,260,006	3,517,694	3,769,127	3,933,920	4,034,762	3,580,342	3,806,766	4,072,913	4,332,240
ii) Conventional Loans												
(b) Other									510,620	553,736	667,752	739,874
5 - Financial Corporations Mortgage Loans on:												
(a) Business Properties	58,958	56,590	58,991	64,927	72,550	78,436	80,816	82,318	83,496	80,496	79,031	86,381
(b) Residential Properties	342,859	348,149	391,494	453,091	499,716	563,668	598,513	610,397	616,642	620,917	641,313	663,551
6 - Mutual Funds Investments in Mortgages	305,384	318,732	333,585	344,568	386,057	395,367	390,841	391,113	418,769	437,018	458,590	528,261
7 - Closed-End Funds Investments in Mortgages	23	22	22	22	16	48	47	45	44	25	24	24
TOTAL	12,812,566	13,933,755	15,175,776	16,139,808	17,052,202	18,230,943	19,055,399	19,561,008	20,036,898	21,082,486	22,257,847	23,579,606

Source: Statistics Canada, Ottawa, "Financial Institutions - Financial Statistics", Fourth Quarter 1975, Catalogue Number 61-006.

OTHER RELATED DATA

Table 19(a) - Value of Building Permits Issued, by Type of Structure, 1969 - 1975

Type of Structure	1969	1970	1971	1972	1973	1974	1975
V A L U E (Thousand dollars)							
Residential	1,114,578	1,079,037	1,455,512	1,714,080	2,366,024	2,002,203	2,462,399
Non-Residential:							
Industrial	297,807	230,560	196,882	278,890	428,004	533,896	434,829
Commercial	382,683	414,513	488,607	564,472	849,323	905,229	918,508
Institutional and Governmental	507,290	578,223	459,263	430,965	377,689	385,367	493,205
ALL STRUCTURAL TYPES	2,302,358	2,302,333	2,600,264	2,988,407	4,021,040	3,826,695	4,308,941
P E R C E N T O F V A L U E							
Residential	48.4	46.9	56.0	57.4	58.8	52.3	57.2
Non-Residential:							
Industrial	13.0	10.0	7.6	9.3	10.7	13.9	10.1
Commercial	16.6	18.0	18.8	18.9	21.1	23.7	21.3
Institutional and Governmental	22.0	25.1	17.6	14.4	9.4	10.1	11.4
ALL STRUCTURAL TYPES	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Per Cent of Population Coverage	91.1	91.1	91.4	92.8	92.8	93.1	93.9

Source: Statistics Canada, Ottawa, "Building Permits", Various Annual Reports, Catalogue Number 64-203.

OTHER RELATED DATA

Table 19(b) - Value of Building Permits Issued (Residential and All Structural Types),
by Economic Region, 1969 - 1975

(Values shown in thousand dollars)

Economic Region	1969	1970	1971	1972	1973	1974	1975
R E S I D E N T I A L							
Eastern Ontario	122,307	152,821	166,325	215,652	287,104	219,249	216,405
Lake Ontario	45,413	46,294	55,874	69,660	96,133	115,826	138,458
Central Ontario	484,902	495,513	671,784	783,041	1,123,224	792,040	1,004,517
Niagara	126,858	100,738	147,883	199,755	260,344	261,604	328,751
Lake Erie	62,561	50,454	79,098	81,600	104,829	94,338	141,411
Lake St. Clair	66,779	57,896	78,114	79,041	97,005	122,447	133,028
Midwestern Ontario	78,131	61,538	82,097	105,537	138,570	142,452	172,364
Georgian Bay	57,387	51,212	68,398	86,088	146,418	138,638	164,140
Northeastern Ontario	52,804	49,745	87,185	69,248	79,044	78,474	118,900
Northwestern Ontario	17,436	12,826	18,754	24,458	33,353	37,135	44,425
ALL REGIONS	1,114,578	1,079,037	1,455,512	1,714,080	2,366,024	2,002,203	2,462,399
A L L S T R U C T U R A L T Y P E S							
Eastern Ontario	269,839	367,410	328,274	397,727	468,734	470,810	464,440
Lake Ontario	79,778	84,379	96,612	109,574	144,270	175,827	187,629
Central Ontario	1,056,378	1,064,794	1,272,720	1,392,176	2,012,357	1,709,374	1,941,855
Niagara	235,524	209,890	228,992	311,006	399,767	421,719	559,393
Lake Erie	141,470	108,461	120,851	150,448	193,337	185,852	212,356
Lake St. Clair	142,587	120,691	131,542	138,849	157,091	205,685	204,969
Midwestern Ontario	140,287	116,052	132,630	167,782	215,414	228,560	243,952
Georgian Bay	88,914	83,254	102,302	122,663	201,075	202,799	223,742
Northeastern Ontario	110,129	114,465	141,625	153,520	153,622	146,918	192,745
Northwestern Ontario	37,452	32,937	44,716	44,662	75,373	79,151	77,860
ALL REGIONS	2,302,358	2,302,333	2,600,264	2,988,407	4,021,040	3,826,695	4,308,941

Source: Statistics Canada, Ottawa, "Building Permits", Various Annual Reports, Catalogue Number 64-203.

OTHER RELATED DATA

Table 20 - Number of Housing Starts for Selected Municipalities,¹ by Type of Structure, 1974 and 1975

Municipalities ¹ With Population of 50,000 and Over	Total Housing Starts		Single Detached		Semi-detached and Duplex		Row Housing		Apartment and Other		Percentage of Provincial Total	
	1974	1975	1974	1975	1974	1975	1974	1975	1974	1975	1974	1975
Brantford	728	1,661	359	464	52	80	127	206	190	911	0.8	2.1
Burlington	1,402	1,508	586	488	30	14	225	642	561	364	1.6	1.9
Etobicoke	1,489	1,760	123	337	170	60	131	95	1,065	1,268	1.7	2.2
Guelph	1,746	744	449	284	48	86	414	194	835	180	2.0	0.9
Hamilton	3,883	3,918	991	647	246	343	597	870	2,049	2,058	4.5	4.9
Kingston	155	466	34	167	24	96	-	20	97	183	0.2	0.6
Kitchener	2,341	1,514	497	703	148	78	515	308	1,181	425	2.7	1.9
London	2,848	3,364	970	1,289	136	375	662	710	1,080	990	3.3	4.2
Mississauga	5,058	3,884	832	1,365	774	1,016	543	860	2,909	643	5.9	4.8
Niagara Falls	812	963	437	628	66	218	27	101	282	16	0.9	1.2
North Bay	429	528	204	198	62	40	94	34	69	256	0.5	0.7
Oakville	628	450	284	271	20	2	119	51	205	126	0.7	0.6
Oshawa	1,325	1,720	299	311	216	499	320	727	490	183	1.5	2.1
Ottawa	4,698	1,697	35	162	24	104	283	272	4,356	1,159	5.5	2.1
Peterborough	785	1,018	340	309	2	28	23	55	420	626	0.9	1.3
Sarnia	290	386	72	65	4	84	32	-	182	237	0.3	0.5
Sault Ste. Marie	775	891	452	535	82	132	-	-	241	224	0.9	1.1
Scarborough	4,771	6,423	698	1,484	418	1,012	1,095	1,269	2,560	2,658	5.6	8.0
St. Catharines	1,617	1,355	740	574	276	298	347	321	254	162	2.0	1.7
Sudbury	170	397	123	215	28	78	-	-	19	104	0.2	0.5
Thunder Bay	747	862	500	434	64	20	48	73	135	335	0.9	1.1
Toronto	1,939	1,594	37	51	88	88	75	124	1,739	1,331	2.3	2.0
Windsor	1,873	1,087	625	442	158	28	24	54	1,066	563	2.2	1.3
York	1,956	307	38	42	16	8	5	-	1,897	257	2.3	0.4
York, East	101	210	18	21	4	-	24	6	55	183	0.1	0.3
York, North	6,016	2,687	466	360	242	34	583	347	4,725	1,946	7.0	3.4
Total of 26 Municipalities	48,582	41,394	10,209	11,846	3,398	4,821	6,313	7,339	28,662	17,388	56.5	51.8
Urban Total	71,519	67,644	22,577	23,854	5,760	8,237	9,194	11,889	33,988	23,664	83.6	84.6
PROVINCIAL TOTAL	85,503	79,968	33,886	33,669	6,058	8,543	9,518	12,212	36,041	25,544	100.0	100.0

1. Excluding Metropolitan Areas.

Source: "Housing Statistics - Ontario Region", Central Mortgage and Housing Corporation, Toronto.

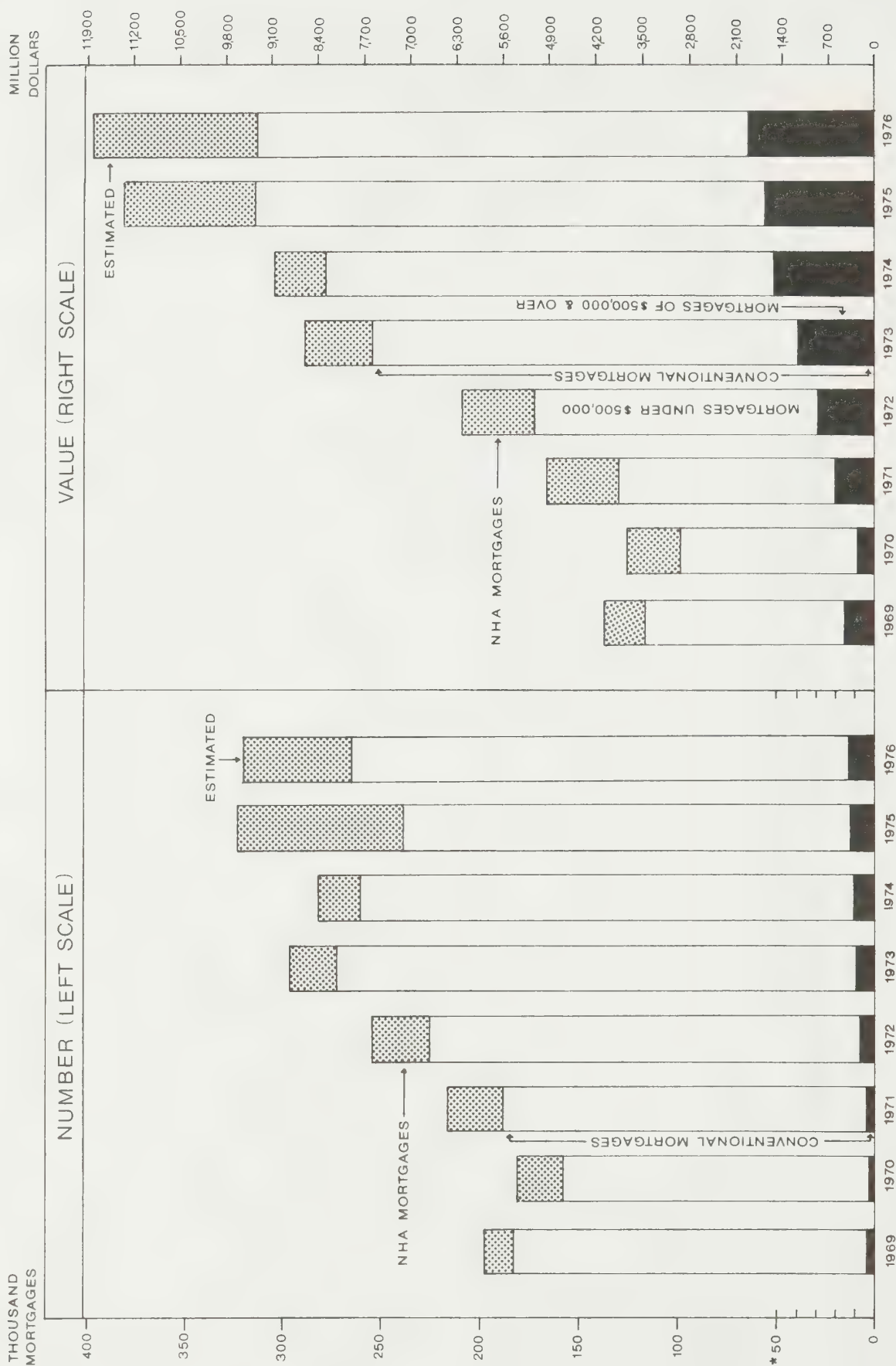
C H A R T S

	<u>Page</u>
1. Number and value of conventional mortgages registered, by month of registration, 1969-1975	65
2. Number and value of newly registered conventional mortgages, 1969-1975 (estimate for 1976)	66
3. Comparative increase in the number and value of conventional mortgages registered, by type of lender, 1970-1975	67
4. Percentage distribution of the number and value of conventional mortgages registered, by county, 1975	68
5. Weighted average interest rate of conventional mortgages, by type of lender, by quarter, 1969-1975	69
6. Average value of conventional mortgages, by selected characteristics, 1969-1975	70
7. Value of building permits issued, by type of structure, 1966-1975	71

CHART 2

NUMBER AND VALUE OF NEWLY REGISTERED MORTGAGE LOANS

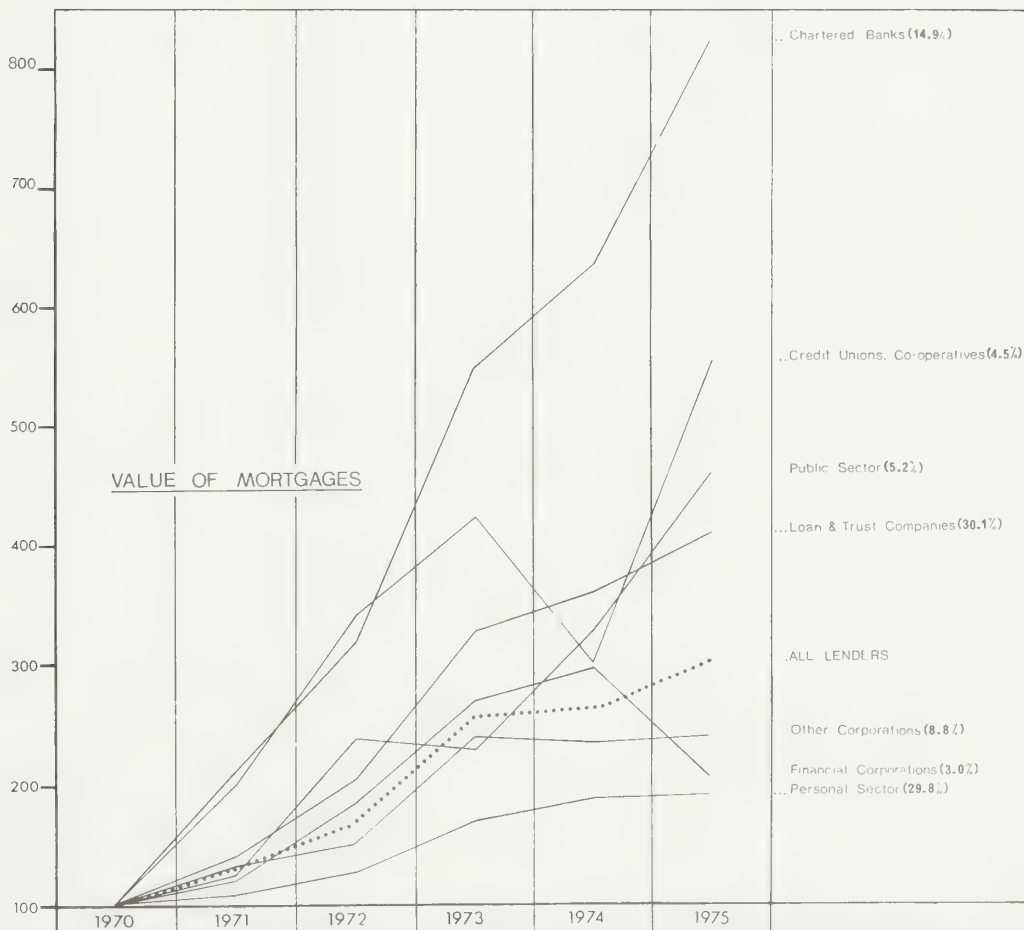
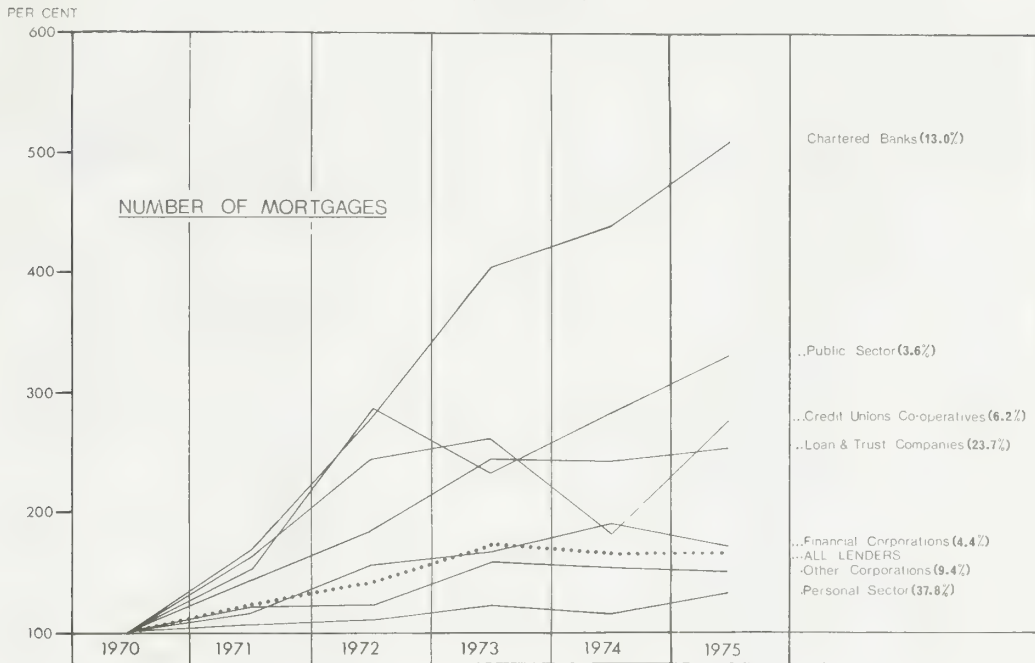
1969 - 1975 (ESTIMATE FOR 1976)



* Read 50 scale as 5 for values less than 50.

SOURCE: TABLE A (Page 7)

CHART 3
COMPARATIVE INCREASE IN THE NUMBER AND VALUE
OF CONVENTIONAL MORTGAGES* REGISTERED,
BY TYPE OF LENDER, 1970-1975
(Index 1970=100.0)



Figures in brackets indicate proportion for each lender type of the total number and value of mortgages registered in 1975.

Source: Table 14

*: including values under \$50,000

CHART 4
PERCENTAGE DISTRIBUTION OF THE NUMBER AND VALUE OF CONVENTIONAL MORTGAGES*
REGISTERED, BY COUNTY, 1975

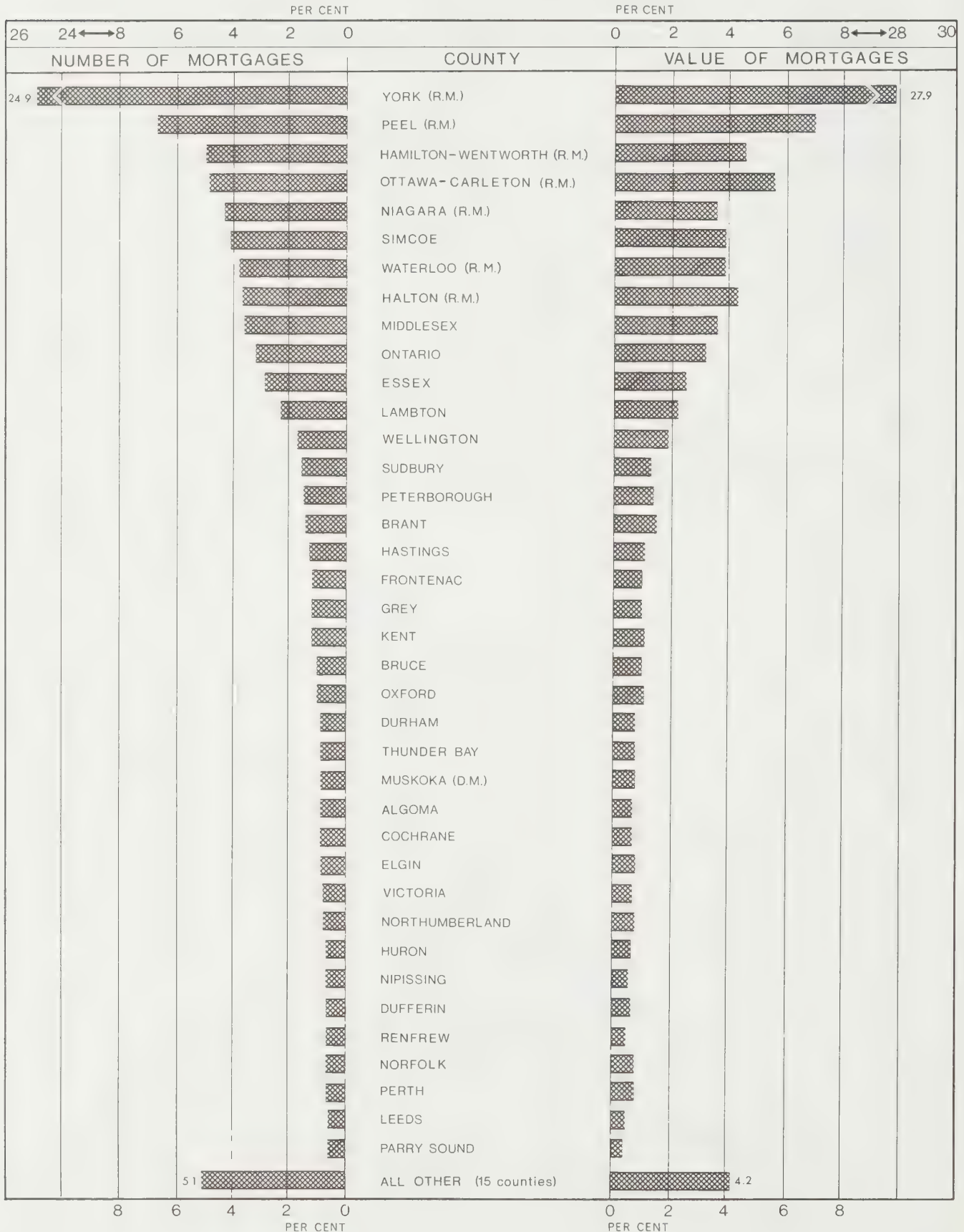


CHART 5

WEIGHTED AVERAGE INTEREST RATE OF CONVENTIONAL MORTGAGES,* BY TYPE OF LENDER, BY QUARTER, 1969-1975

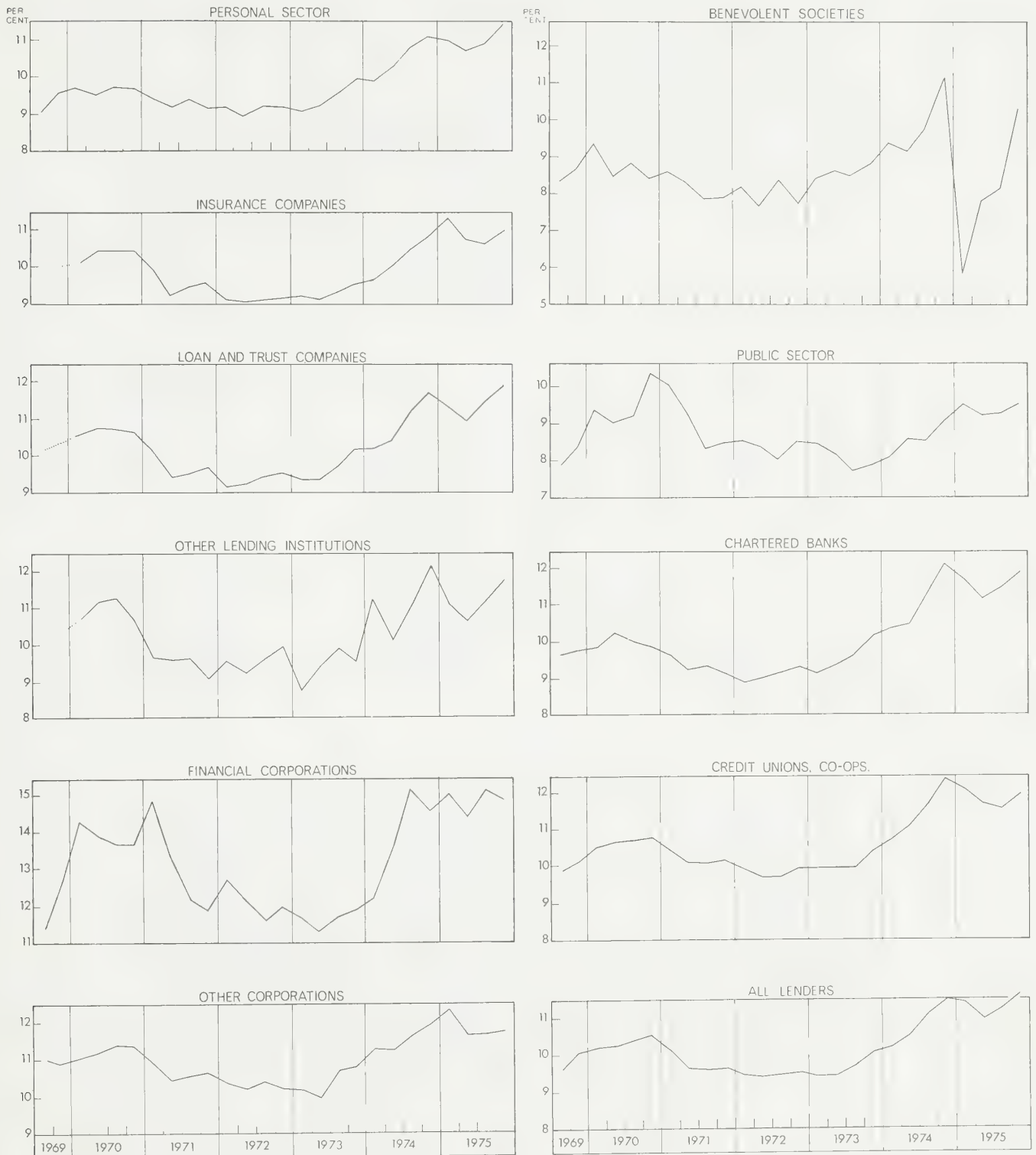
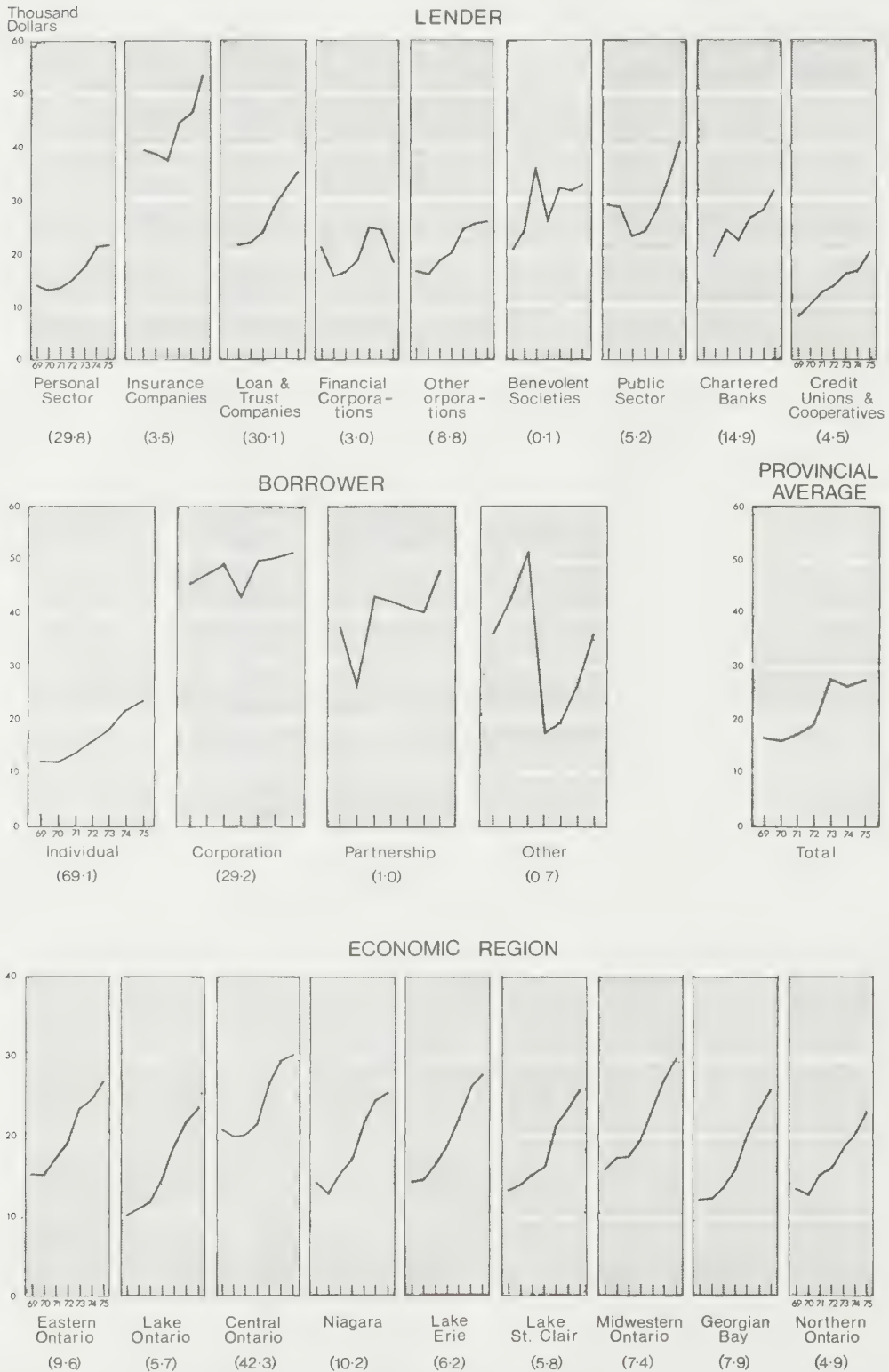


CHART 6 AVERAGE VALUE OF CONVENTIONAL MORTGAGES,* BY SELECTED CHARACTERISTICS, 1969-1975

Per cent of provincial total value of mortgages* for 1975 shown in brackets

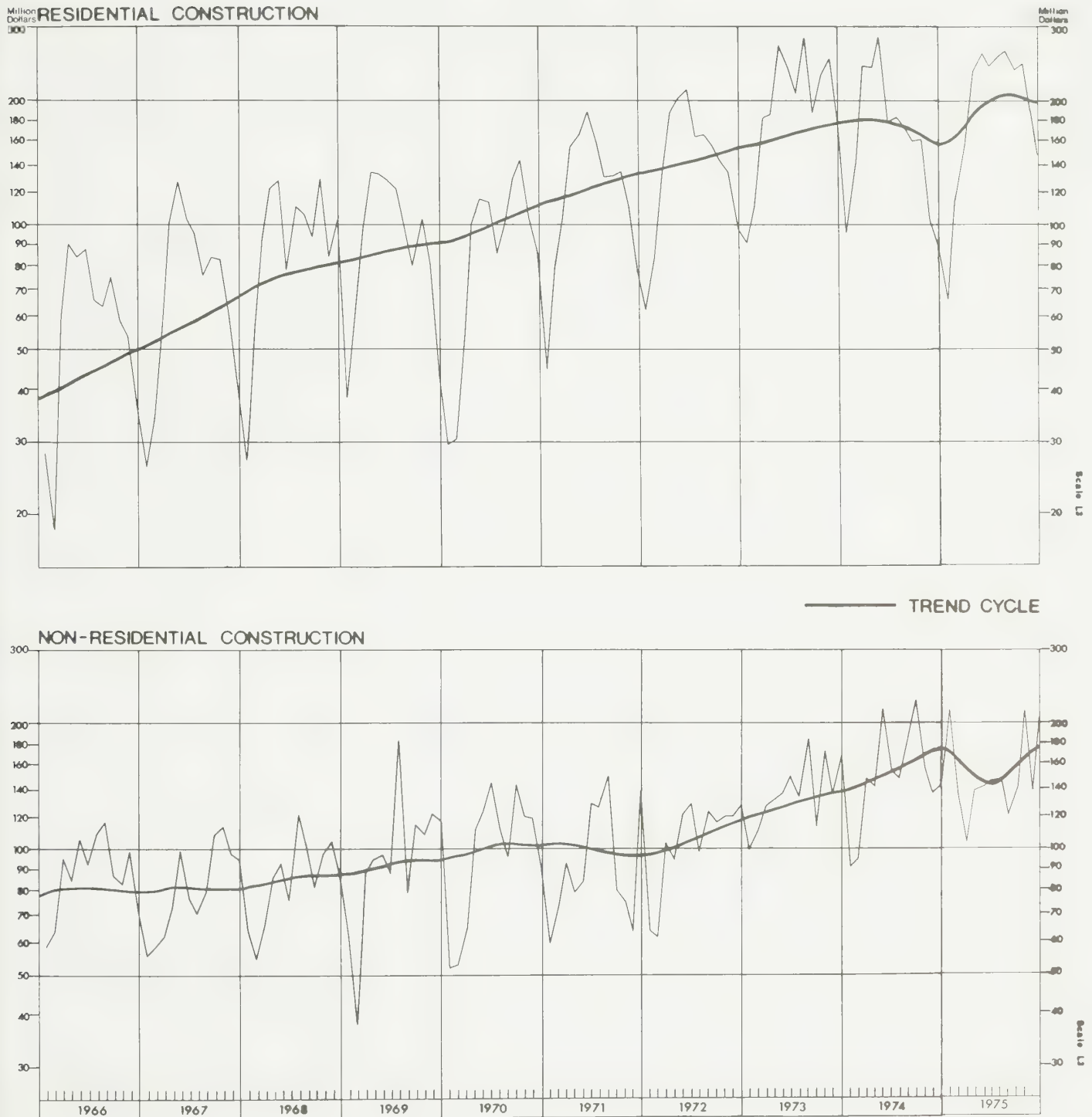


Source: Tables 1(a) 1(b), 3(a) 3(c) and 3(d)

* Having values under \$ 500,000

CHART 7

VALUE OF BUILDING PERMITS ISSUED, BY TYPE OF STRUCTURE, 1966-1975



SOURCE: STATISTICS CANADA, OTTAWA, "BUILDING PERMITS", VARIOUS ANNUAL REPORTS, CATALOGUE NUMBER 64-203

A P P E N D I C E S

	<u>Page</u>
1. Definition of Terms	75
2. Tabular Listing of Registry and Land Titles Offices, by Registry Division, as of January 1, 1975	77

APPENDIX 1

Definition of Terms

A mortgage is defined as a transaction by which conditional conveyance of property is provided as security for the payment of a debt or the performance of some other obligation. A conventional mortgage is one which is financed through conventional sources, i.e., other than by government funds.

For purposes of this survey a "charge" under The Land Titles Act is treated here as a mortgage. Each of the following legal instruments is excluded in this definition of a mortgage.

- Bond mortgages (deeds of trust and mortgages)
- Debentures
- Instruments registered under Section 88 of the Bank Act (Canada)
- Claims for mechanics' liens with extended period of credit
- Mortgages of mortgages
- Transfers of charges containing provisions for retransferance
- Charges for installation of sanitary conveniences under The Public Health Act
- Agreements altering the terms of mortgages or charges
- Mortgages of leases
- Mortgage assignments
- Mortgages or liens on chattels and crops, caveats or lis pendens

Explanatory notes concerning some of the terms occurring in Tables 15(a) to 15(c) and 16, relating to statistical data on NHA-approved mortgages, are presented as follows. The bracketed references included are the appropriate sections of the National Housing Act, 1953 - 54, as amended.

1. New Housing Loans - are loans made on original new construction to create a dwelling unit or units.
2. Existing Housing Loans - are loans on dwelling units already constructed for residential purposes.
3. Approved Lender Loans - are loans made by lenders approved by the Governor-in-Council on an individual company basis for the purpose of making loans under the National Housing Act. The majority of these lenders are chartered banks, and life insurance, trust and mortgage loan companies. A small number of pension funds is also included, but their NHA

activity forms only a small proportion of the total. Thus, for many purposes, the activity of the approved lenders under the National Housing Act may be taken as equivalent to the NHA activity of the group companies sometimes referred to as "lending institutions".

4. Low Income Housing Loans - are loans on dwellings financed by CMHC under the National Housing Act through aid to low income groups, and include loans to entrepreneurs and non-profit corporations (Section 15), public housing (Section 43), student housing (Section 47), Federal-Provincial rental and sales housing (Section 40), and low income housing financed under Sections 58 and 59.
5. Public Housing Loans - are loans granted by CMHC to a province, municipality or public housing agency for the construction or acquisition of a public housing project including the land upon which it is situated.
6. Other Housing Loans - includes housing loans granted by CMHC under Section 58 of the National Housing Act other than income housing, including loans under the Veterans' Land Act, the Farm Credit Act, loans for Urban Military Housing, and "Direct Government House-Building", i.e., living quarters for Department of National Defence and employees of other Federal Government departments.
7. Home-Ownership Loans - are loans granted for NHA-approved housing projects built for purposes of resale of the individual units to qualifying families.
8. Rental Loans - are loans granted for NHA-approved housing projects built for purposes of being rented to individuals or families with low incomes.

The classification of structures into groups for Tables 19(a) and 19(b) is dependent upon the intended use of the structure in the case of new buildings; the present or intended use of the building to which repairs and improvements are being made; the principal use of the building where the intended use of the building is for more than one purpose.

APPENDIX 2

Tabular Listing of Registry and Land Titles Offices, by Registry Division, as of January 1, 1975

Office Code	Registry Division	Location of Office	Registry Office			Land Titles Office		
			Conventional Mortgages		Blow-up Ratio as at Feb. 1, 1975	Conventional Mortgages		Blow-up Ratio as at Feb. 1, 1975
			Total Registered in 1975	Included in Sample		Total Registered in 1975	Included in Sample	
01	Algoma	Sault Ste. Marie	1,957	280	10	535	330	2
02	Brant	Brantford	3,951	435	10			
03	Bruce	Walkerton	2,664	275	10	198	198	1
04	Ottawa	Ottawa	5,122	311	20	3,824	827	5
05	Carleton	Ottawa	4,717	238	25			
06	Cochrane	Cochrane	NIL	NIL	1	2,486	514	5
07	Dufferin	Orangeville	1,980	930	10			
08	Dundas	Morrisburg	541	299	2			
09	Durham East	Port Hope	1,091	125	10	73	73	1
10	Durham West	Bowmanville	1,478	183	10	1	1	1
11	Elgin	St. Thomas	2,227	538	5	98	98	1
12	Essex	Windsor	7,069	425	20	991	297	5
13	Frontenac	Kingston	3,343	348	10			
14	Glengarry	Alexandria	534	287	2			
15	Grenville	Prescott	850	481	2			
16	Grey North	Owen Sound	2,155	425	5			
17	Grey South	Durham	1,145	267	5			
18	Haldimand	Cayuga	1,489	340	5			
19	Haliburton	Minden	1,192	233	5			
20	Halton	Milton	6,231	287	25	4,059	396	20
21	Hastings	Belleville	3,672	210	20	51	51	1
22	Huron	Goderich	2,047	258	10			
23	Kenora	Kenora	91	91	1	774	499	2
24	Kent	Chatham	3,285	207	20			
25	Lambton	Sarnia	6,265	381	20			
26	Lanark North	Almonte	522	420	2			
27	Lanark South	Perth	822	211	5			
28	Leeds	Brockville	1,710	272	10			
29	Lennox	Napanee	1,093	219	5			
30	Niagara North	St. Catharines	5,533	353	25	561	310	2
31	Manitoulin	Gore Bay	225	127	2	18	18	1
33	Middlesex East	London	8,000	364	25	1,172	651	2
34	Middlesex West	Glencoe	829	407	2	77	77	1
35	Muskoka	Bracebridge	1,636	352	5	894	431	2
36	Nipissing	North Bay	580	374	2	1,465	910	2
37	Norfolk	Simcoe	1,874	273	10			
38	Northumberland East	Colborne	1,195	258	5			
39	Northumberland West	Cobourg	1,024	138	10			
40	Ontario	Whitby	5,585	228	25	3,349	722	10
41	Oxford	Woodstock	2,335	266	10	408	233	2
42	Parry Sound	Parry Sound	819	189	5	822	410	2
43	Peel	Brampton	10,099	280	50	8,605	523	20
44	Perth	Stratford	1,827	303	10			
45	Peterborough	Peterborough	4,183	262	20	91	91	1
46	Prescott	L'Original	666	666	2	265	265	1
47	Prince Edward	Picton	890	200	5			
48	Rainy River	Fort Frances	1	1	1	320	217	2
49	Renfrew	Pembroke	1,976	269	10			
50	Russell	Russell	1,396	328	5	21	21	1
51	Simcoe	Barrie	10,784	495	25	660	660	1
52	Stormont	Cornwall	1,349	270	5			
53	Sudbury	Sudbury	342	168	2	4,181	532	10
54	Timiskaming	Haileybury	NIL	NIL	1	1,031	239	5
55	Thunder Bay	Thunder Bay	1,605	346	5	986	213	5
57	Victoria	Lindsay	2,295	243	10			
58	Waterloo North	Kitchener	7,636	439	20			
59	Niagara South	Welland	5,581	381	20	139	139	1
60	Wellington North	Arthur	1,001	214	5			
61	Wellington South	Guelph	3,821	431	10			
62	Wentworth	Hamilton	10,657	527	25	3,244	939	5
63	Toronto	Toronto	16,514	807	25			
64	Toronto Boroughs and York S.	Toronto	21,166	500	50			
65	York North	Newmarket	4,675	273	20	621	69	10
66	Toronto and York	Toronto				27,535	595	50
67	Waterloo South	Cambridge	2,696	333	10			
ALL REGISTRY DIVISIONS			210,038	20,041	10.5	69,555	11,549	6.0

AUG 13 1986

3 1761 11546175 8

